CRM strategy revamp

at a risk consulting company

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Name: Constança Bastos Gonçalves Salgado

Professor: Elizabete Cardoso

Student number: 3652

Abstract

To efficiently deploy a CRM strategy organisations´ need to face a paradigm shift to move from a market share oriented approach to a share of customer state of being. To put customers at the center of business model is a challenge, in processes, systems but especially in organisation culture. This paper aims to understand how a risk consulting company can improve its CRM strategy, as well as, the major challenges the organisation faces in regards to its CRM system. For this purpose, a literature review was conducted as well as secondary data collected to better understand the management problems´ scope. Subsequently mixed methods, exploratory and conclusive, were used to better identify behaviours patterns, interests and feelings towards a customer oriented culture. The findings suggest the organisation is implementing a CRM strategy, defunding its principles from the top to the bottom, which are expected to grow within the organisation culture in a near future. Moreover, a CRM system usage audit was conducted to better understand users´ challenges towards the tool and provide valuable recommendations to achieve the organisation desired outcomes.

1. Chapter 1- Company Overview

The organisation mentioned in this paper is devoted to risk consulting and insurance brokerage operating worldwide. Moreover, it also offers solutions and people consulting areas. The company is present in more than 50 countries, including regions in North and South America, Europe and Asia Pacific. Employing more than 20,000 experts, it operates mainly in the b2b sector, helping customers in a wide range of industries finding solutions to assess and mitigate risk. Additionally, the organisation also explores some business in the b2b2c scope.

1.1. The market

When considering the insurance brokerage activity one can state it is heavily dependent on the economic situation of a country as well as its regional recognition for brokerage usage. According to the Global Insurance Brokerage Market 2014-2018, the industry is conditioned by the population purchasing power as well as business activity. According to Wise (2017), recovering from one of the biggest economic crisis, Portugal had an economic growth of 2.7% in 2018. The main driver for this upturn is considered the domestic demand and investment, with unemployment falling to 8%, the smallest rate since 2008 (Wise, 2018). Altogether, these show a positive environment to business activity growth, therefore relevant to the insurance brokerage industry. Moreover, in 2017 there roughly 23 000 brokerages operating in the Portuguese market (Fernandes, 2017), however it is important to notice, 80% of the business volume is led by 20% of the brokerage firms. The decreasing number of brokers since 2014, intensified the competition, which has made organic growth difficult to achieve within players (Associação Portuguesa de Seguradores, 2017). For that reason, inorganic growth has been actively pursued by mergers and acquisitions, to keep and increase market-share (Global Insurance Brokerage Market 2014-2018). Moreover, the market is commonly divided into: Life and Non-Life sectors. Life is at present a much smaller stake of revenues for brokers, responsible for 16% of the total transactions. On the other hand Non-Life products are dominated by brokers with 52% of the market share. This is of particular importance mostly because the Life segment has shown a 23% decrease in 2016/2015 and Non-Life an increase of 5% (Associação Portuguesa de Seguradores, 2017).

1.2. The service

To develop closer relationships with clients, the company manages its customer portfolio through Account Management. Account Executives interacting with clients, are individuals with market and customer knowledge, supported by expert inside teams on risk solutions. Account Executives manage client portfolios with similar profiles. In this sense, individuals can be constantly developing their knowledge and skills within a specific industry, as well as better understanding of customer's needs.

1.3. The salesforce organization

It is key for the firm that client facing employees are able to build strong relationships with clients and provide exceptional customer service, so that a partner-relationship is established. Accounts are responsible for a broad range of activities. Apart from the time they spend travelling to visit clients; the teams have to deal with regular and necessary administrative activities such as billing. Most importantly, they spend time understanding their customer´s business goals and strategies to develop relevant value propositions. On the other hand, to nurture the current relationships, account executives also in charge of being easily accessible to respond to queries and worries of their client portfolio within the shortest period of time possible. Accounts´ are expected to create out-of-the-box solutions to customer's problems as well as be an active partner in finding key answers that go along client´s strategies. To support the previously described activities, sales teams count with the support of several expertise departments and IT platforms helping to speed up processes, and provide timely answers to clients and prospects.

1.4. The buying process

It is also important to understand the complexity involved in the buying process within the industry. Johnston and Lewin (1996) defined buyer behaviour, as the “multi-person, multiphase, multi-departmental and multi-objective process” determining the buying exercise of an organisation. According to Johnston and Lewin (1996) this activity can live up to 9 phases (appendix I, model 1), depending on the multiplicity of the purchase as well as the organisation dynamics (Gaggl, 2015). Nevertheless, the organisation needs to have in consideration that each of its clients has a political, economic and social reality of its own, and even with similar business models; they may have different buying processes.

1.5. The Decision makers

The firm operates in an environment where the ultimate purchase decision maker is most times part of the company organisation board (C-level). Nonetheless, it is crucial to understand that PDM (Purchase decision makers) do not vote alone in type of investments. Oftentimes it is defined a DMU (Decision Making Unit), which according with Gaggl (2015) is the group of individuals which will benefit from the purchase or have similar interests and responsibility for it. Patton (1997) states large organisations tend to put their DMU into action when the investments are of long negotiation, complex in context and of substantial revenue impact (Wilson, 1998). Moreover, Brown et. al, (2010) argue the influence of brand reputation in the buying decision has a negative correlation with the growth of risk driven from the same purchase. Operating in the risk business, the company needs to offer greater value than the branding itself regardless of its international reputation.

On the other hand, in the same context, if a customer is acquired, future switching costs are considered to be high. This happens mainly because of familiarization time with complex organisation situations, routine procedures and trust relationships, making it difficult to replicate on the short-term (Wilson, 1998). It is also important to notice the other players involvement in the decision. Webster and Wind (1996) pointed 5 types of individuals which, in spite of not being the buyers, have an important role in the buying centre: users, influencers, deciders and gatekeepers (appendix I, model 2). Because one player can take more than a single position within the framework, and the overall dynamic is the one defining the success or failure of the purchase; sales people need to realize different goals and internal dynamics to succeed with their strategy. In 1982 an additional role was added by T. Bonoma, the initiator.

2. Chapter 2- Literature Review

2.1. Understanding Customer Relationship Management

Customer relationship management has been a vibrantly discussed topic since the 1980´s, however Academia has not yet agreed on the discipline definition per se (Sin et. al, 2005). It is often characterized as the interchangeability of exclusive value to create long-term mutual beneficial relationships between companies and its most relevant customers (McEvily and Marcus, 2005). Despite the rising interest on the discipline, Gummesson (2002) notes the imperativeness for wider research on the material, especially for those operating in the b2b sector (Gummesson, 2004). Initially, when companies started to develop and apply CRM practices, there was a notable shift in the b2b sector, to provide specific needs solutions rather than acting as merchandisers (Rust et. al, 2010). Firms adopted new strategies to engage with clients and prospects, by taking advantage of social media channels and created new strategies to include social listening, social data, social personas and social engagement (Alan, 2014). Michaelidou et. al, (2011) pointed that b2b organisations were at first reluctant to use social media marketing. According to Huotari et. al, (2015) the late adoption of the sector resulted from the vulnerability companies face when opening a two-way communication. Furthermore, when embracing a social media strategy, organisations need to be prepared to engage in internal content creation, and external content discussion. Ryan and Jones (2009) stress the importance of employees training to best benefit from social content and social selling.

CRM has its foundation on relationship marketing (RM), which was developed due to the deceptive performance of mass marketing (Mitussis et. al, 2005). According to Sisodia and Wolfe (2000), purchasers started to realise their interests were oftentimes put last and what was promised at the beginning most times happened not to be achieved. For this reason, organisations were forced to put customers at the centre of their business model, by focusing on collaborative learning relationships that benefited both parties (Gordon, 2000). Therefore, companies began to compete in economies of scope rather than economies of scale (Gordon, 2000) focused on vertical growth to increase share of customer instead of enlarging their market share (Peppers and Rogers, 1995).

Equally important to mention is the influence and performance of Knowledge Management (KM) within organisations. KM is the discipline responsible for creating, collecting, sharing and exploiting critical information about customers (Xu and Walton, 2005). Drunker (1998) argues that in order to become an information based-organisation, firms need to translate data gathered and created, from and about consumers, into knowledge about each of them. Xu and Walton (2006) alert marketers for the CKM call, customer knowledge marketing, in line with Ranjan and Bhatnagar

(2011) who reinforced the need for CRM to be "knowledge enabled". All factors considered, information about specific customers, is nowadays considered key to create sustainable competitive advantage.

Lei and Tang (2005) research have shown there are three vital sources of information organisations must acquire, develop and nurture: knowledge about the customers, from customers and for customers (Appendix I, model 3). According to Gelbet et al (2003), know-how for customers, includes fulfilling their needs in regards to products and services, enchasing customer satisfaction and a pleasant interaction with the company. Secondly, expertise from customers is the result of continuous interaction that helps to grow and strengthen the relationship. Ultimately, knowledge about customers helps organisations to understand consumers' needs and motivations and adopt a one-to-one relationship strategy (Danvenport and Marchand, 2001). Opposite to CRM, KM is an internal process, focused on organisational behaviour and puts employees at heart of its execution.

The first approach to CRM, presented by Peppers and Rogers (1995) as an operational change brought together by technological platforms empowering firms to treat different customers differently, ultimately achieving mass-customization (Pine, 1993), evolved to be considered more than a data management process, to a holistic approach to mainframe customer relationships (Saarija ̈rvi, 2012). The learning curve about organisations customers leads to increased opportunities to upsell, cross-sell, reduce costs and segment ultimately providing an important source of competitive advantage to the firm (Rigby et al., 2002; Saarija ̈rvi, (2012).

To be successfully implemented, the strategic customer relationship management approach must be a common goal to the entire organisation (Ryals and Knox, 2001). In this sense, the implementation of data base marketing technologies (Peppers and

Rogers, 1995) alone will not reflect an improvement in attracting and retaining customers through loyalty. According to Sin (2005) to nurture the connection with its customers, firms need to build its structure around a customer obsessed culture, involving all of those within the company, as well as investing in sales & marketing department specific expertise (Sin et. al, 2004). The organisations focus when developing a CRM strategy, should be on individual employees since they are the ones building trust with customers (Brown, 2000).

At first, organisations rapidly adapted to adopt CRM systems (Smith, 2006), an innovative approach to gather, treat and use data collected from their customers (Wilson, 2006; Saarijärvi, 2012). The behavioural information assembled, enables organisations to segment and identify their most valuable customers (Saarijärvi, 2012), to further invest resources in retaining them as well as develop the relationship by achieving and overcoming their expectations on customer satisfaction (Zablah et. al, 2004). Furthermore, by studying its customer data, organisations can identify their most meaningful prospects and turn them into treasured customers (Wilson, 2006). However, most of those organisations saw little to no ROI, and 70% considered to not to have achieved improvements in the way they serve customers (Giga, 2001).

2.2. Issues in deploying CRM strategy

According to Krauss (2002) workforce engagement in a CRM oriented company culture has proven to be significantly more complex and difficult to achieve than automation technology alone. Economist Intelligence Unit (2007) has shown that 20% of CRM initiatives have a negative impact on organisations' connection with customers, and roughly 22% were ineffective. When considering the b2b sector, Daniel and McDonald (2002) estimate the failure quota scales to 70%.

Frow et al (2011) stated half of the CRM projects do not meet the expectations of those implementing it, furthermore one out of three were considered unsuccessful. In 2007, the Economist Intelligence Unit pinpointed that companies recognized the development of CRM strategy importance in a near future, however less than half had a plan to act accordingly.

The high rate of poor success in regards to CRM implementation strategies is considered being abundant and diverse (Kale, 2004) however specific commonalities can be identified for this result. The deficiency to see CRM as a 360-degree view of customers as well as poor fit within the organisation strategy upon implementation are pointed by Payne and Frow, (2006) and Mukerjee (2013) as important defect factors. Prahalad, (2004) stresses CRM without a solid foundation leads AE´s to enrol in pure "management transactions", those according with Frow et. al, (2011) blind a true CRM strategy leading to greater failure rates. Herington and Peterson (2000) emphasize the crucial role of senior management in CRM implementation by assuming a chief role in the strategy initiatives and align it with the business goals. Moreover, Bull (2003), recalls that CRM must have a positive impact on organisations profitability, therefore, this link should also be analysed. This belief is reinforced by Chen et. al, (2003) who alert for a need to have a "customer-centrism" evaluation implemented within the company.

Additionally, Mitussis and Patterson (2006) flag that firms must be aware that individuals have interactions with companies outside their expected scope of control. In other words, the relationship developed between the company and the customer, has external influences that are not captured by the organisation data collection or behavioural investigation. This may include friends, family communities or competitors (Mitussis and Patterson, 2006). Moreover, Bose (2002) states that one of the most important and common challenges to be address when implementing a CRM strategy is the propensity for managers to be focused on short-term goals rather than long-term strategy optimization.

2.3. Issues in deploying CRM Systems

CRM systems are considered to be an integral part of a customer centric strategy (Foss et. al, 2008). Ahn et. al, (2003) argues that these platforms are core to understand and take advantage of data stored in DW. Nonetheless, the information treatment and analysis must be a process apart from the CRM system itself. As it was previously addressed in this paper, the CRM concept can be easily mistaken by its technological side (Kale, 2004; Reinartz et al, 2004). Even though internet and system automation have an enormous impact on its development (Gosney and Boehm, 2000), automation systems alone will not lead organisations to have a customer focused culture (Zeng et. al., 2003). Kooli et. al, (2016) research provided evidences that the user fulfilment about CRM systems is directly correlated to their needs and expectations (Martins & Coetzee, 2007). Furthermore, the involvement and participation of these individuals in nurturing the CRM tool is crucial for its implementation (Gawlik and Parvi, 2015). Hsieh et. al, (2012) highlight time and frequency of use, is defined by top management expectations, therefore say little about employee's perception of the system. It is not uncommon for organisations to impose the use of automated systems, yet Gaggl (2015) warns for low level of engagement, if the workforce feels the input information is of no value for their activities (Sharma, 2008; Tindal, 2008). This is explained by DeLone and McLean (1992) as system quality, that must go in line, to produce valuable information for those working in the organisation (DeLone and McLean; 2003). In addition, Ahn et. al, (2003) explain that in order to take full advantage of the data gathered, training needs to be provided so that they understand how the database is organised. This includes recognizing which information is collected to the DW, and how it can be used in different forms.

Another aspect that must be considered is addressed by Dyer (1998) who flags the need for data management, and states that most of organisations deteriorate their DB due to the absence of information update, quantification and qualification. According to Raman et. al, (2006) an effective way to build a TTF (task technology fit) is to involve sales people at an early stage of the CRM implementation development.

It is also important to note that the selection of the CRM system by a company, must be previously thought and aligned with its customer relations strategy. Foss et. al, (2008) defend some companies may need customizable features to achieve the desired goals. Another aspect worth mentioning is the extent to which the chosen system can be integrated with other used software's used by the firm (Foss et. al, 2008). Raman et. al. (2006) urge to note, high levels of CRM implementation failures, mainly because the implementation of the CRM system is left to IT alone.

3. Chapter 3- Methodology

3.1. Research problem and objectives definition

The initial proposal was to address how could the company make the CRM system help account executives carry on their daily sales tasks and by accomplishing that increasing the salesforce users´ engagement rates. It is imperative to realize this was a research idea at an early stage. To clearly define the research problem emerging from the research idea identified by the organisation key decision maker, rational and creative thinking techniques were used involving different stakeholders inside the firm. Rational techniques included informally discussing with people across the organisation about the organisation CRM system usage; desiccate interests of different individuals involved with it and getting familiar with similar activities undertaken in the past. Moreover, creative thinking methods, included relevance trees and personal brainstorm with topics that could be explored later with rational techniques (Saunders et. al, 2012). It was vital to use several techniques to understand the problem context and environment. According to Lages (2016) the lack of knowledge and ambiguity about the firm objectives, goals and trends would probably lead to a broad research question. Additionally, Saunders et al. (2012) stress that without a clear research problem and defined research process the project will probably fall short to meet its objectives.

Additionally, to effectively define the environmental context of the problem, primary observational analysis was performed. By having access to the CRM platform used by the organisation, one was able to understand which information was being captured, by who and at what time. Moreover, the major challenges to the users were identified as well as the coordination with the marketing activities. Additionally, it was clear which elements placed in the platform were more useful to who, and the major challenges faced when treating the in-put data.

To gather and treat secondary data, in this case, relevant academic papers about challenges akin to the organisation, it was important not only to have a better understanding of the company´s situation in comparison to other firms but was also of extreme value to analyse the future primary data collected after this stage (Malhotra, 2010).

The marketing research question was built from the initial research idea or management problem previously described activities to be: Are the stakeholders from the organisation following a CRM strategy? And How is the CRM platform usage contributing for the company´s CRM strategy? Moreover, four research objectives were drawn from the research questions to have a better sense of its operationalization (Saunders et al. 2012).

3.2. Research objectives:

- To understand if the current company strategy is customer centric;
- To understand what are the organisation´s objectives when using a CRM system;
- To validate if different types of CRM users have different motivations when using the system, especially in what regards management versus end users;
- To explore the views and constraints the tool represents to different internal stakeholders;

Having in consideration the structure of the organisation, knowledge acquired about the company strategy and diversity of people using and reading the data from the CRM system, four key segments were identified to conduct the research: Business Unit Members, Support Team Members, Expert Teams and Directors.

In what concerns the research design, the study used mixed methods, to conduct the project. Started by conducting exploratory primary qualitative research to 8 individuals working at the company (Appendix II, III and V). This method was performed to better explore how different individuals in different roles view the CRM strategy, how they use and perceive the CRM system across departments and functions.

The selection of these experts was carefully thought to have individuals with different points of view about the research topics. It is also relevant to note the sample diversity selection, to include people working at the organisation for different periods of time, holding different positions as well as people with negative perceptions of the current CRM system, expected to work as devil´s advocates.

The Delphi method was selected because the study was conducted to a panel of experts, using direct, non-disguised techniques. The interviewee’s population diversity previously described tends to ensure the most important topics are covered. The exploratory research is important to draw the major insights and conclusions to define hypothesis to be tested by a qualitative research method. In addiction, the information collected from the Delphi interviews, is key in understanding the future quantitative research (Malhotra, 2010). In regards to the primary quantitative conclusive research a survey (Appendix IV) was conducted to test the hypothesis mentioned before.

3.3. Research questions and hypothesis:

RQ 1: Does the company has a customer centric culture?

H1. Internal stakeholders are focused on relationships that are profitable for the company and its clients on the long term.

H2. Internal stakeholders are focused on building trust relationships that grow over time.

R2: Are concepts such as ROC and LTV understood and in action within the organisation?

ROC-return on customer LTV- Customer Life time value

H3. Internal stakeholders consider they consume more resources when dealing with smaller accounts.

RQ3: Is the knowledge about customers efficiently flowing in the organisation, to take the best advantage of it?

H4. There is not a 360º view of each client by every member of the organisation.

H5. The manner by which the organisation has been collecting and sharing information about customers and prospects is not considered to be efficient.

RQ4: How is the current CRM system perceived by the organisation?

H7. The current CRM system is perceived as not user friendly.

H8. Regular users are required to do more in-puts in the system than Team Leaders.

H9. Overall CRM users consider they need more training on the platform.

Secondly, a multi cross sectional design survey was conducted to 64 individuals who worked across different departments in the company, to validate and quantify as relevant as possible behaviours, needs and motivations raised in the exploratory phase.

4. Chapter 4- Analysis and Discussion of Results

The exploratory phase counted with a presence of 8 individuals, 5 in 8 are at the present managing a team and 7 out of 8 are CRM system users. Moreover, 5 of the 8 participants are currently working in business units responsible for customer's portfolios and developing new business with prospects. Additionally, 1 of the 8 participants is an Expert team member and 1 works in a support area department. Lastly, 1 out of 8 is a C-level member. In regards to the quantitative research, 64 participants took part of the survey, in which 46 individuals qualified to be included in the conclusive analysis. In the survey, 43,4% of the participants work in business units, 28,2% are in support areas, 17,4% in expert units and 11% at the C-level.

4.1. H1. Internal stakeholders are focused on relationships that are profitable for the company and its clients on the long term.

According to Ryals and Knox (2001) a CRM strategy has to be a common goal to everyone working at the company in order to be successfully pursued. For this reason, H1 tested to what extent, was the overall employee´s belief, the organization was focused on long-term partner relationships. In line with the exploratory phase, the conclusive research shown that 34,78% of the survey participants completely agreed the organization is committed to build lasting relationships with its clients. The 8/8 interviewees shown interest in understanding their client's business models as well as its study to better define customer's needs. This can be seen either when one states that they are "watching closely all my customer´s needs" (Target A; 45-54; G04) or "We need to understand what are their problems; what keeps them awake at night."(Target A; 25-34; G04). Additionally, survey participants consider the company acts as a partner to its clients: 28% of the overall respondent's completely agreed and 24% strongly agreed, and 31% somewhat agreed the organization is focused on building collaborative ties with clients. It is also relevant to mention, Target D (Directors) survey participants have shown a higher agreement rate, than the overall participants, to the belief the organization is committed to collaborative relations- 60% completely agreed. One of the major issues in deploying a CRM strategy is the resilience for top managers to be focused on short term goals rather than on long-term objectives (Boose, 2012. This project results however suggest top management are stronger believers in CRM strategy and therefore it's expected these views will trickle down through the organization.

4.2. H2.Internal stakeholders are focused on building trust relationships that grow over time.

When addressing whether the company is building trust bonds with clients, 32,6% of the questionnaire participants strongly agreed and 26% completely agreed with this belief. Acting as a trusted partner was considered by 8/8 interviewees as something that the firm is keen on doing, but also recognized as a characteristic built over time by 4 out of 8 participants. However, there are different views on how this is accomplished. 2 out of 8 participants refer to technical knowledge as key to provide certitude to customers and prospects visible when stated "(…) based in technical knowledge, you are passing trust to the person in front of you." (Target C; 35-44; G01). Additionally, strong soft skills are also mentioned by 3/8 interview participants, when mentioning "Sometimes I think it is all about empathy" (Target A; 35-44; G04) and "show them we are there to listen (…) wanting to know who is on the other side" (Target D; 45-54-G01). Additionally, the majority of the interviewees, 7/8, appoint to trust as something that needs to be built over time. This aspect is clear to see when participants mentioned "It takes time" (Target A; 35-44; G04) and "I strongly believe a good relationship is built over time" (Target A; 45-54; G01).

Another aspect worth mentioning is that 4 out of 8 participants appoint trust needs a "proof of confidence". Considering the delphi-interviews, the company´s product is mostly *tested* when a claim happens. Customer satisfaction is considered by the participants to be linked to the manner processes are conducted and objectives are achieved in critical times. This happens because operating in the risk mitigation industry, a daily key exercise is to mediate customer's accident processes with the insurers. It is also relevant to note, this specific service is a common prejudice in what regards insurance, as consumers only realize the value when a claim is settle on clients expectations. This can be understood when mentioned "ultimate level we have to proof our clients that they can trust us" (Target C; 35-44; G01).

4.3. H3. Internal stakeholders consider they consume more resources when dealing with smaller accounts.

According to Gordon (2000) a customer-centric organization is one focusing its efforts on its most relevant customers. When asked if the company was focusing its resources majority to its most relevant customers, to test H3, 7% of survey participants disagreed the organization was allocating its resources in this manner. Moreover, 20% of the questionnaire participants neither agreed nor disagreed with the belief tested.

In the interviews, 6 out of 8 participants did not agree the organization resources majority was being allocated to its most revenue-driver customers. Moreover 5 out of 8 stated doing so was an objective being pursued and the biggest barrier not to do it was time. Similarly to the interviewees in-put, a smaller percentage of survey respondents (2,1%) completely agreed resources are being efficiently allocated according to revenue driver customers.

Additionally, it was recognized during the interviews by 3 out of the 8 participant's customers providing higher revenues most probably have their own structure, which requires less support from the company. Smaller customers are considered to need support more often from the workforce as it can be seen when stated "I believe that smaller clients provide a much heavier workload than large ones" (Target A, 45-64-G04) and "there are others we need to spend a lot of time, and maybe are not such revenue-driven customers" (Target A; 35-44; G04). On the other hand, Target D has shown to be more critical on the topic, 0% of the segment participants completely agreed with the belief when asked on the survey, 20% mostly agreed and 60% slightly agreed. Opposite the feeling found during the interviews when mentioned “Yes, without any doubt” (Target D; 45-54-G01), this research suggests Target D are less confident than the workforce in believing the organization is allocating the majority of its efforts on its most relevant customers.

4.4. H4 There is not a 360º view of each client by every member of the organization.

One of the biggest challenges when implementing a CRM strategy is to provide a 360º view of clients across the organization (Payne and Frow, 2006). In the interviews 7 out of 8 participants considered not to have a 360 view of customers. The survey conducted, shown 58% of the workforce believed not to have a clear overall customer vision. It is also relevant to mention experts survey participants (87,5%) and top management (60%) were the targets displaying the weaker perception to have this ability. During exploratory research 3 out of 8 participants mentioned the account manager is the one responsible for putting the puzzle together. Moreover, 7/8 interviewees mentioned a high number of systems containing customer´s information making this task demanding and difficult perform. This can be realized when stated “There is no place I can have access to my client´s claims. The company has a lot of systems and they are not connected” (Target A; 35-44; G04) and “(...) to see the tax number of a client, I rather go on Google” (Target A; 25-34; G04).

4.5. H5. The manner by which the organization has been collected and sharing information about customers and prospects is not considered to be efficient.

When asked how information about clients and prospects is collected and shared across the organization, 68,4% of the survey participants´ believed there is information kept within their departments which would be of use to others if easily accessible. It is worth mentioning 60% of the experts questionnaire respondents considered they hold relevant information that would be of value if shared. On the other hand, 75% of the business units survey respondents belief their department is efficiently sharing the information they hold. This goes in line with the exploratory research in which 7 out of 8 interviewees mention needing to access a high number of systems to have a complete overview of an account. Knowledge management is a vital activity to create competitive advantage through efficient collection and access of customer knowledge. Altogether, research suggests, the information collected is not being efficiently distributed throughout the entire organization.

Furthermore, during the interviews 4 out of 8 individuals mentioned information was not in-put in a structured system. In this sense, when asked if single individuals hold relevant information that is lost if they leave the organization, 11% of the total survey respondents completely agreed, 22,2% mostly agreed and 25,9% slightly agreed. For this reason, the study suggests valuable information may not be being efficiently collected by the organization.

4.6. H6. The current system is not user friendly.

During the interviews 3 out of 8 participants stated the CRM system used was not user-friendly. When asked in the survey, 11,1% of the respondents completely agreed, 22,2% strongly agreed 37% somewhat agreed the tool was easy to use. Opposite to the feelings found during the exploratory research, this study suggests the present tool is considered to be accessible to use. However, it is worth noticing 3 out of 8 interviewees, mentioned frequency of use helped them to navigate on the system. Moreover, because 2 out of 8 interview participants considered the system is being more used at the present, research suggests that the culture of using the system added to the frequency of practice may lead to a greater overall agreement on its handiness in the future.

4.7. H7. Regular users are required in-puts more data into the system than Directors and Team Leaders.

During the interviews, 3 out of 8 Team Leaders considered the information output from the system is more relevant to them than for the regular users. Moreover, 4 out of 8 individuals interview participants mentioned business unit individuals are required to perform a higher number of activities on the platform than Team Leaders. Additionally, 1 out of 8 individuals suggested directors act more as information consumers than required to do in puts on the platform. This is clear when mentioned "They are information consumers; they are not the ones populating the tool the most." (Target B; 35-44; G04). The conclusive research suggests 52% of the directors use the system for informative purposes (reports and information gathering) and 26,64% to perform data in-puts. On the other hand, 59,26% of the business unit users do in-puts on the system and 41% uses the system to get information. The conclusive research suggests account executives tend to do higher number of in-puts in the platform than directors. Moreover, is relevant to note a smaller percentage of individuals in business units is running reports (13%). This is considered to be a system strength, since 7 out of the 8 interviewees valued the ability to manage their pipeline.

4.8. H8.CRM users understand how they are being evaluated in regards to the CRM system.

During the interviews 3/8 respondents believed not to understand file that is run to measure behaviors in regards to the system. When asked in the survey 7,41% of the

CRM system users completely disagreed they understood the file, 3,4% strongly disagreed, 3,7% disagreed and 18,52% neither agreed or disagreed. When looking at individuals managing teams, 22,2% completely agreed they understood the way the file is measuring performance and 22,2% strongly agreed with this understanding. Therefore, research suggests roughly 25% of users are not confident on the way they are being evaluated. It is also worth mentioning, 5 out of 8 interviewees belief other metrics such as contact inputs, meeting notes inputs were considered more valuable of measured than the variables being evaluated at the present.

4.9. H9. Users need more training on the platform

When conducting the exploratory phase, 6 out of 8 participants mentioned they need more training on the CRM system or they believed their teams needed more practical knowledge about it. For this reason, H9 was tested to understand users' needs in regards to the topic. 11,1% of the survey participants completely agreed they need more training on the platform, 11,% strongly agreed and 26% agreed. When only looking at those who do not manage teams, 33% agreed, 11% strongly agreed and 17% completely agreed. Moreover, in 3 out of 8 interviews it was mentioned running reports as an activity bringing value to them as users. Because 75% of those who do not manage teams are not running reports, research suggests training should include reports building design. Additionally, 1 out of 8 interviewees mentioned the importance of explaining the reasons behind the in-puts asked to have higher engagement with the platform. It is also relevant to note, in line with H7 findings, because regular users perform a higher number of in-put activities than team leaders and directors are expected to need more training. This can be seen when individuals not managing teams have a higher agreement on H9 than the overall participants.

5. Chapter 5- Conclusions and Recommendations

5.1. Conclusions and Recommendations

The conduced research has shown evidences the ones´ working at the company are keen on understanding its customers´ business models, strategies and goals. It is evident the clear intention to build client trust relationships that grow over time. Moreover this state of being, is considered to be a relevant manner to find cross sell and up sell opportunities, benefiting both the organization and its clients. Nonetheless, this study suggests there are obstacles in having a 360º view of customers, not because knowledge is not being captured but as a result of multiple systems used to gather and store information, which do not integrate with each other.

According to Drunker (1998) to take fullest advantage on customer's information and translate it into competitive advantage, the organization needs to transform information into knowledge. The present research proposes there is relevant information being captured but stored within specific departments. This factor is considered to limit the customer view of other business areas and reduce the ability to better know them. For this reason, is important to implement efficient system-enabled processes to ensure information is shared across the company and used by everyone. Its use is expected to create better customer experience, therefore having a positive impact on customer satisfaction. It would also help to catalogue all clients and prospects interactions, making it easy of access if an individual leaves the company.

Furthermore, despite being acknowledged by the company´s workforce, resources should be allocated proportionally to customer relevance to the organization, research suggests its focusing equal efforts when distributing resources. It is key for companies pursuing a CRM strategy to allocate resources in maximizing share of customer. For this reason, a process should be implemented to focus greater efforts on clients driving the higher revenues as well as ensuring their satisfaction with the service.

The present study also demonstrated a higher belief from top management than the overall workforce in CRM principles. The fact the organization C-level shown an greater interest on the topic is essential, as one of the major issues when implementing customer focus strategies is top management low involvement and focus on short term goals rather than long term objectives. This factor is also important because CRM principles tend to grow from the top to the bottom to be fully implemented in the organization culture.

Additionally research suggests there are different views about the CRM system. Business unit individuals are the ones populating the tool the most. Moreover, middle and top management showed evidences to engage with the tool mostly for informational purposes. In this sense, the information retrieved from the system is of greater use for managers rather than for those using it daily. This factor should be reexamined because if users do not find value in using the system, it will most probably be disengaged with the tool. According to the study regular users use less frequently the informative and analytical features of the CRM system, and therefore see less value on it. Because user´s participation is vital to keep the information up to date (Gawlik and Parvi, 2015) it is extremely important the tool adds value to their daily activities (Sharma, 2008). In this sense it would be beneficial to add valuable system from the account executives perspective. According to the survey conducted the activities perceived to include which would add more value are: customer´s company reports (24.1 mean), news about customers (21.1 mean) and meeting notes (18.3 mean).

Moreover, the research displayed users believe to need more training in how to use the CRM tool. 1 out of 8 interview participants mentioned it was important to explain the reasoning behind the system in order to have user more engaged with the tool. This goes in line with Dyeir (1998) who defends it is key system users to understand who data is gathered and treated in the data warehouse.

5.2. Research Limitations

It is important to consider the present study could be exposed to respondent (non-sampling error- response error) error as well as interviewer error (non-sampling error-response error). Respondent error in particular unwillingness error, because the interviewees could not be completely comfortable criticizing the CRM system to the a person involved with the tool. Additionally, population definition error may also be considered as there was a greater number of business units interviewees than the other three areas. Moreover, the interviewer experience is considered to be low when considering expert interviews, and could have had an impact on respondent answers.

5.3. Future Research

As it was mentioned during the interviews, the studied organization faces difficulties in regards to customer knowledge sharing across departments. This was considered to be linked to the multiplicity of systems the company has to collect and treat clients information. In this sense, further research should be conducted to understand to what extend systems can be integrated, as well as the benefits and limitations of such process. Moreover, the involvement of experts and Support area in the CRM tool is considered to be an interesting point to be addressed, as the system aims to provide a 360º vision for those working at the organization.

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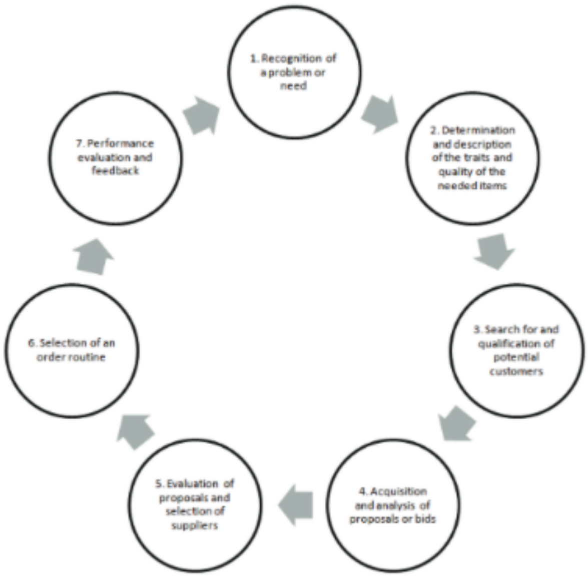
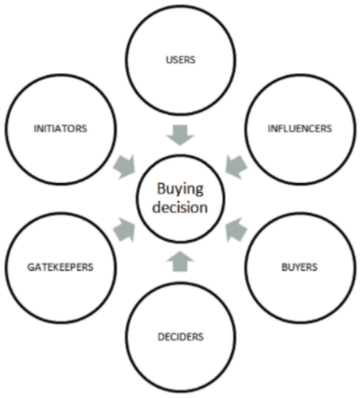
7. Appendix I-Academic models

Model 1: 7-step buying process retrieved from "Relevance of Buying Center Analysis in Industrial Markets" Markus Gaggl (2015) p.11

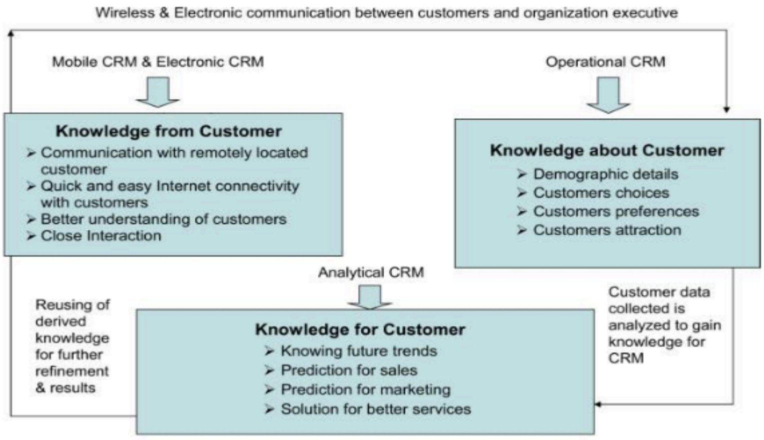


Model 2: Buying center players Webster/Wind/Bonoma retrieved Relevance of Buying Center Analysis in Industrial Markets" Markus Gaggl (2015) p.13



Model 3: Organization´s information sources azout customers Lei and Tang (2005)

retrieved from Ranjan and Bhatnagar (2011)



Source: Adapted from Lei and Tang (2005)

8. Appendix II: Interview Guide

Good morning / afternoon / evening. My name is Constança and I'm currently doing my Master thesis to graduate as Master´s in Management at the NOVA School of Business and Economics. My thesis is about Customer Relationship Management at the company particularly the strategy, activities and systems used to do so. For this purpose I would like to interview you for approximately 30-45 minutes. This implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on a Literature Review I conducted.. Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past this interview.

Have you been working at the company for at least 1 year?

1. Yes (continue)
2. No (finish interview)

Did you have contact with a customer or customer related activity in the last month?

1. Yes (continue)
2. No (Finish interview)

Are you managing any Team within the organization?

1. Yes

2. No

Are you a CRM system user?

1.Yes

2.No

Which of the following group's best fits your job at the company:

1. Business unit member – Target A

2. Support area member- Target B

3. Experts area member- Target C

4. C-level- Target D

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers

1.

2.

3.

Target A, C and D: Can you tell me all about how do you develop and maintain your relationship with your customers and prospects?

Target B: Can you describe me how do you help your colleagues to create and develop good relationships with customers and prospects?

Topics to be explored:

Customer journey

How are customers approached?

How is trust built over time (get, keep, grow)?

Are customers treated differently in regards to their importance to the company?

How are cross sell and upsell activities pursued?

Are relationships collaborative between customers and the company?

How does the company strengthen its relationships?

Does the firm have a customer centric culture?

Knowledge management

Does the company have a knowledge management strategy? How is it used?

How is information about the relationship gathered, maintained and used?

How is the learning about the customer captured?

How is this information used?

Is information efficiently flowing within the organization?

CRM system

How is employee satisfaction in regards to the CRM system?

What are the major weaknesses and strengths about the current system?

Is the CRM system providing valuable insights?

Value proposition questions

What is the strategy in place to build good relationship with customers?

Is this aspect being measured? How?

In your opinion does all the company colleagues have 360 view of customers?

In your opinion is the company maximizing the value of each customer?

Do you think the organization acts as a collaborative partner with its clients?

Do you believe the marketing department is doing an efficient job in helping you developing customer's relationships?

Do you think the customer strategy is built with a long-term focus?

How do you feel about the current CRM system?

Do you feel your supervisors value the CRM system?

Do you feel the current CRM system helps you to do knowledge base selling?

Do you think you would benefit from more training in regards to the CRM system?

Do you think you are fairly evaluated in regards to the CRM system?

Please select an age range

-18-24

-25-34

-35-44

-45-54

-55-64

->65

Please select your level of education

☐ Can't read / write | *Não sabe ler nem escrever/Analfabeto*

☐ Less than 4th grade | *Primária incompleta / Sabe ler/escrever sem ter* *completado a primária*

☐ 4th grade | *Primária Completa*

☐ 6th grade | *Ciclo Preparatório* (*completo*)

☐ 9th grade | 9*o Ano unificado ou antigo* 5*o ano dos liceus* (*completo*)

☐ 11th /12th grades | 11*o* / 12*o unificados ou antigo* 7*o ano dos liceus* (*completo*)

☐ Professional or Arts Degree | *Curso profissional* / *artístico*

☐ Incomplete undergrad | *Curso médio* / *frequência universitária* / *bacharelato*

☐ Undergrad in Nursign,SocialServices,Childcare, PrimarySchooling, Tourism,Secretariat, Accounting, Archiving | *Licenciatura em Enfermagem*, *Serviço Social*, *Educador*(*a*) *de Infância*, *Ensino Primário*, *Turismo*, *Secretariado*, *Contabilidade e Documentação*

☐ Other undergrad programs | *Restantes Licenciaturas*

☐ Post-grad or Masters | *Mestrados*/*Pós Graduações*

☐ PhD | *Doutoramento*

Please select your current occupation:

☐ GO1 – Middle and Top Management | *Quadros Médios e Superiores*

☐ GO2 – Specialized Technicians and Small Business Owners | *Técnicos Especializados e Pequenos*

☐ GO3 – Employees of Tertiary Sector | *Empregados dos Serviços* / *Comércio* / *Administrativos*

☐ GO4 – Qualified / Skilled Workers | *Trabalhadores Qualificados* / *Especializados*

9. Appendix III- Interview Transcripts

9.1. Interview one

Good morning / afternoon / evening. My name is Constança and I'm currently doing my Master thesis to graduate as Master´s in Management at the NOVA School of Business and Economics. My thesis is about Customer Relationship Management at the company, in particular, the strategy, activities and systems used to do so.

For this purpose I would like to interview you for approximately 25-35. This implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on an Literature Review I conducted.. Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past.

Have you been working at the company for at least 1 year?

1. Yes

Did you have contact with a customer or customer related activity in the last month?

1. Yes

Are you managing any Team within the organization?

2. No

Are you a CRM system user?

1.Yes

Which of the following group's best fits your job at the company:

1. Business unit member -Target A

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers.

-provide advice to anything they may want, being compulsory to their activity or not;

-provide advice in regards to the claims- ensuring we have all the information that we need, saving time to the customer and ensuring the process runs as smooth as possible;

-we have the renewals period. This is perhaps the most important time of the year. It's a time with the customer, when we have a yearly overview about everything that was done and we prepare activities to the new year. We hear their concerns, go to the market, find the best solution to one´s problems, place the insurance and prepare a new proposal for the client.

Can you tell me all about how do you develop and maintain your customer relationships?

For me, I think is a natural thing to do. I think… I create empathy with the clients. I am very close to them, and that makes things go well. Even with the client that I had the most challenges. When I was first received for a meeting, the client told me "We have this meeting because I am forced to do so, because I don't like your company". At that the time what I said was "at least give us the benefit of the doubt", let us show we can bring some serious value to your company. Empathy started to grow, the relationship grew as well and nowadays, I get calls wishing me Merry Christmas. Not only in professional terms but today is also a personal relationship. A long time ago, this person retired, and the son assumed the position. I went to meet him at that time and we spoke about this story. At the end he said, that it was very funny I mentioned that, because the former employee refers to me as a friend. It is very rewarding, because this person actually started to see me as someone to count with. I think I can easily create these relationships with customers. Of course, watching closely to all their needs, being quick and effective to answer all their questions and worries, all together makes that they trust you. And of course, that is half the marathon done to have a loyal customer.

How are cross sell and upsell activities pursued?

Usually what I do is… usually they already have their portfolio. Even if they are new customers they have a portfolio. What I do is: I look at the customer specific industry, study it´s scope the best I can. Furthermore I search in accordance to our experience what the client should add to improve its risk exposure. It's a lot about this… identifying needs. They can always not buy the solutions, because at the end of the day we are talking about costs, and sometimes companies can be resistant to costs. Despite all of this, the fact we actually went to present the solution fitting their specific needs, makes us feel we are doing a job well done. Because we know we alerted the customer to that particular need. At the end, making an in-debt analysis of their needs, looking to what is in the market, and propose a solution. Most times, they might not even tell you about that need, sometimes they like that you anticipate it.

In your opinion does everyone have a 360 view of customers?

I may not have. But I try. I try really hard to do it. I try to know them to the smallest detail. Sometimes there are things that slip, because customers think it has nothing to do with insurance and don't share with us. But sometimes when they are talking to us, either in a call, meeting or even at the renewal period, the issues come to the table, and at that time we talk to them about the subjects. To have 360 vision at all times is very difficult.

Do you feel the information flows efficiently in the organization?

A short time ago, I didn't think so. But now, I think is better. More recently some teams have sent me news about clients related to some type of activity that alerts us to contact the client and act proactively. At this time I think its working well.

Is there a treatment distinction between customers (most relevant to least relevant)?

There are obviously customers that we spend more time with. But not mandatorily the ones that bring higher revenues to the company. What happens is, larger companies have a better understanding of processes, and the risk itself. They have better and more information; they are more aware and worried. Most times they access the situations themselves before coming for advice, or even solve problems internally. These companies answer questions internally a lot of times. On the other hand, if the company is smaller usually has less knowledge and information is much less spread. They come straight to us. In these cases we spend a lot of time, because even the smaller thing they contact us.

Do you feel the company creates collaborative-partner relationships with its customers?

I do it all the time with my customers. I try to make them see us as partners, and feel they can contact us every time needed. That he/she does not need to go anywhere else. Sometimes when you don't have empathy with the people is not that easy. But to be honest I don't feel that is a problem for me.

Do you feel that is in the culture of the organization?

Yes I think we try. Definitely.

How do you feel about the current CRM system?

I think is useful. I think is very important. It´s just a shame I don't have time to use it properly. To have everything registered. Because I really think it ultimately helps us a lot.

What´s the CRM biggest weakness from your point-of view?

I believe everything that is being asked to be fulfilled in the system is useful for the organization. That someone is using that information to do something. I just don't know if this is reflected to us on the day-to-day.

What´s the CRM biggest strength from your point-of view?

For me is the pipeline management.

Is information sharing important for you ?

It´s just couldn't be depending on my regular use of the CRM system. Because I don't go there every day… that´s a risk. I would need to have notifications or something like that. Now thinking, "mandatory solutions". Some insurances are mandatory to a lot of activities, but sometimes there are activities that start to have this obligations. It would be very useful.

Is the organization maximizing the value of each customer?

No. Because… here we have a lot of clients to manage.

Do you believe the marketing department is doing an efficient job in helping you develop customers relationships?

I think yes, is very important, events, brochures… I think it works better than we did in the past but we still have space for improvement. It would be good to received feedback of some activities, for example open the email rates, and things like that.

Do you feel that your supervisor see value the use of the CRM tool?

Yes a lot even.

Do you feel you need more training?

For the usual things I know how to do it. But for sure there are things that I don't know, for the daily I know.

Do you think you are fairly evaluated in regards to the CRM system?

I don't understand that file. It is hard to see how the metrics are evaluated.

Can you please choose an age range?

45-54

Education: Undergrad in Nursign,SocialServices,Childcare, PrimarySchooling, Tourism,Secretariat, Accounting, Archiving | Licenciatura em Enfermagem, Serviço Social, Educador(a) de Infância, Ensino Primário, Turismo, Secretariado, Contabilidade e Documentação.

Occupation: GO2 – Specialized Technicians and Small Business Owners | Técnicos Especializados e Pequenos

9.2. Interview 2

Good morning / afternoon / evening. My name is Constança and I'm currently doing my Master thesis to graduate as Master´s in Management at the NOVA School of Business and Economics. My thesis is about Customer Relationship Management at the company, in particular, the strategy, activities and systems used to do so.

For this purpose I would like to interview you for approximately 25-35. This implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on na Literature Review I conducted.. Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past.

Have you been working at the company for at least 1 year?

1. Yes

Did you have contact with a customer or customer related activity in the last month?

1. Yes

Are you managing any Team within the organization?

2. No

Are you a CRM system user?

1.Yes

Which of the following group's best fits your job at the company:

1. Business unit member -Target A

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers.

-Be proactive with the client;

-Have enough knowledge of their daily activities;

-Always be available for them;

-Put them in front of everything;

-all the events clients participate, or the one´s we provide for them. These helps us to get closer to the persons of contact. It´s important to add a Face to the company.

Can you tell me all about how do you develop and maintain your relationships with your customers?

I think by my experience and I think I had good results…

Is to demonstrate the most openness, because if we can pass that trust they will naturally trust us more, and share their needs with us…

Because at the end of the day, what they are doing is: putting their responsibilities or their worries in someone. If they see we found a solution to their difficulties or we truly understand the problems they are facing, they know they can trust us with that topic.

And we have two versions: a client that we helped getting through a problem, but on the positive and negative. Saying ..

Pause

Sometimes is not possible to solve in a certain way, because there are some limitations in the insurance plan or for other reasons, but are always available to talk to them.

And the other side of course: “don’t worry, we will take care of everything”. We assume responsibility to be alongside the client in every step of the process. If they have chosen us, they already see some value in us, and then is to build the relationship: I tell him is 100 and when the bill shows up is 100 euros to pay; I tell him the asset is covered and if an accident happens insurer assumes the responsibility; I tell him there is a difficulty and we will try to solve it, and I show how we tried to solve it, if there is a solution or not and why or why not.

In regards to new customers, is very curious, because we need to feel from *equal to equal*. Meaning, I need to adapt to what he actually is, not more not less. Probably in the future we can show that we can give even more. But in the first contact, it is very important to value the prospect. And we win trust by doing that. We understand their structure, where the organization has arrived, value that, and we win proximity. Because at the end of the day, we feel the same problems as them: growing the business, understanding the milestones; coming back to the *equal to equa* here. And sometimes, experience with other projects, making them understand that we already solved similar problems, and we did like this or like that; the challenges we faced in regards to those situations. At the end is building proximity. Showing we have already lived those challenges. I call it feeling their pains. I think more than putting ourselves in the customer position; we need to really be in their shoes.

How are cross sell and upsell activities pursued?

I think it´s all about putting ourselves in their shoes.

Because it´s the best way. Is the same thing as saying: “If I was in your place, I would do it like this or that” but this is actually very different from being in the position itself. Because I am not in your position, but I am trying to find a solution to your problems, I need to put myself in your position. It is the easiest way to get you closer to the cross selling, because you can see exactly their needs. Not having mass solutions is key. We need to understand what that specific client needs, where is he going to, what we need to look for or adapt to better serve that client.

Do you feel that is in the culture of the organization?

We do it, and I believe we do it very well. We are very close to our clients. We grow that in our collaborators. It´s very important to our clients to understand when he needs us the most there will be always someone there to help them. It may not be their account manager, the one having the most contact with him, but someone from the claims team helping to manage the crisis, or someone else to deal with other issues. It may be even an email, but there is an answer. There is always someone from our side. For example you don't have an answer but you let them know, you call you email, saying I may not have it yet but I am working on it. I feel that clients have that vision, that we are solid. I think in general, we have larger and smaller customers. Especially larger customers know we have this structure.

Is there a treatment distinction between customers (most relevant to least relevant)?

Unfortunately or fortunately I don't think we are doing that. I have two opinions on this. In my opinion we should organize this better, but keeping in mind there is a standard service which must be provided to all. It also implicates, that there is a basic service given to all, the structure of the organization. However, depending on the size of the client, as an organization we need to look at it, and affect resources accordingly, and do activities that are tailored to them. On the other hand, we have the potentials, which maybe not giving the results we expected or we were counting with, but if we invest a little bit of time it can grow a lot. In the service area is not the same as selling a product.

Do you feel the company creates collaborative-partner relationships with its customers?

Yes, without a doubt. I think is in the culture of the organization. Obviously there is always space for improvement. But is something that I feel is very in the business. It´s clear to everyone that the client is first. From the top to the bottom, from the left to the right, completely! It's the priority.

How do you feel about the current CRM system?

Difficult question. I confess… I don't think is a very user friendly system. I know that with practice, it becomes easier. But effectively it works. Because the excel files, saying the clients call on day Y, meeting on day X; you lose the information completely. Obviously, with a CRM system we can have the information much more organized. We can share in real time the information, and the overall take offs of the organization is very interesting.

However, it has been more visible in a recent present. It has been shown what the system can do for us. Before, and for a long time, we were just asked to do information in-puts. The results were not very visible to us. Nowadays we have a return for the data in-put we do, and it motivates to go there more often.

To be honest I felt it more when I started to have a team. Because… alone: I knew and I was ok with what I was aware. From the moment you are managing a team, obviously you talk and know, but having the ability to have it structured was a lot interesting.

What´s the CRM biggest strength from your point-of view?

The most important information is the comparison of what was won with the budget, and the pipeline. I don't use more information. I don't have detailed information about accounts, only the teams. It´s important to have the turnover, employee number etc., but to be honest I do not use it from there.

Do you feel the information flows efficiently in the organization?

It is important. I already worked in organizations we had the information all in one place, and it´s very interesting. Here, we had a big improvement in the last 2-3 years. Before if we needed a detail from one client, depending on the information we could have different things in different places, and we had a lot of places. Nowadays we can have a more concentrated and up to date information.

As I was telling you, in another place, we had a 5-star system, at least for me as a user.

What´s the CRM biggest weakness from your point-of view?

The lack of integrations. We need to go to many places in order to find everything we need to solve one single problem.

Do you think you are fairly evaluated in regards to the CRM system?

At some point, we were evaluated to the extent of how long we were logged in to the platform. I don't think that's the way, I don't find that's valuable. These tools should help us growing the business, not to evaluate how long you spend there or how many times we logged in.

Pause

Maybe the approach itself, the contacts, which kind of information I gather and I keep on the platform. I think that is much more interesting to see than what is being measured right now.

How do you measure the good relationships with clients?

Client retention. And then we have the customer satisfaction survey, we ask customers for feedback and it is very efficient. It is very interesting. Sometimes even if we are doing a really good job as account executives, there is an area within the company that is not working so well, and it is reflected on the customer satisfaction survey. This is good, in the sense that it helps us to get better. There was a year, we had some issues in a specific area of the company, and by doing the customer satisfaction survey, we found out about a lot of complains from clients. Some are more sensible and others are less. But there was one particular situation, that we had a very low score. And it didn't make sense, because we had a good relationship with the client, they seem to be very happy with the service, but at the end of the day the score was low. At some point, I was with the client let´s say for a year now, and I couldn't understand the "why" behind the evaluation. I went to ask, because I wanted to understand. I said "I apologize, as you may know I have access to the customer satisfaction survey results, and for improvement reasons can you explain me how could we help you to be more satisfied?". At the time the customer told me it had nothing to do with the time I took over the account. But because one was not happy with previous situations that didn't go so well, the client thought was important to flag that feeling.

In your opinion does everyone have a 360 view of customers?

No! No I don't think everyone has it. I think is more like a goal to be reached. Everything is done, more and more, and especially in the last year. Nowadays we talk a lot about internal communication, because some areas are not aware of who is and who is not a client. It does not have to be this way. But the truth is for a lot of time, this information didn't flow. Having a lot of activities motivating internal communication brings people together the feeling “all here for the same purpose”. It’s a deeper tie among all of us.

Is the organization maximizing the value of each customer?

Offering we are for sure. But sometimes is difficult to make them believe they need that product. It ends up being about what companies value the most, if an organization has a very large number of employees it will probably be more interested in solutions for people, if it is very machine-oriented it’s a completely different reality. It is all about adapting the offer to the customer. We watch and learn, who to contact in each type of situation.

Do you believe the marketing department is doing an efficient job in helping you to develop customers relationships?

I think we are still at the phase we promote everything to everyone. We have a lot to offer but I think we are still not at the phase we can filter the customers and prospects interests.

Can you please choose an age range?

45-54

Education: Undergrad in Nursign,SocialServices,Childcare, PrimarySchooling, Tourism,Secretariat, Accounting, Archiving | Licenciatura em Enfermagem, Serviço Social, Educador(a) de Infância, Ensino Primário, Turismo, Secretariado, Contabilidade e Documentação.

Occupation: GO1 – Middle and Top Management | *Quadros Médios e Superiores*

9.3. Interview 3

For this purpose I would like to interview you for approximately 25-35. This implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on a Literature Review I conducted. Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past.

Have you been working at the company for at least 1 year?

1. Yes

Did you have contact with a customer or customer related activity in the last month?

1. Yes

Are you managing any Team within the organization?

2. No

Are you a CRM system user?

1.Yes

Which of the following group's best fits your job at the company:

1. Business unit member Target A

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers.

- Look at what our customers have right now and offer better solutions;

-Know how to create relationships;

-Customers to know they can trust us and we do everything in their best interest

Can you tell me all about how do you develop and maintain your relationship with your customers?

I think one of the most important things to do is to be there, go to their offices. One of the things nowadays people do a lot is to exchange emails. It is not about that. We don't do visits as often as we would like, because we have a lot of things to do, and email is very efficient in that sense. I think we spend a lot of time at the office working on operational tasks, but it is very important to go there, listen to them. Our role is to go there, listen to them, be close to the clients. Even because, most of the times, is when we go there that we find a lot of new opportunities. Not necessarily for new business but also to improve as a service. We need to understand their problem; what keeps them awake at night.

How are cross sell and upsell activities pursued?

As I said, the majority of the times, these opportunities emerge when I visit clients. Nowadays what happens is, …, time is limited, and we have a certain amount of things to do. At the end we end up going to customers in critical situations. Or in a specific situations: when the client is having a problem or in the renewal period.

(…)

Usually we don’t go there just to visit them. Basically we don’t have time to do it. Even though I strongly believe that’s the path we should follow. Those meetings are the place where I find space to talk about new business opportunities.

Do you feel the company creates collaborative-partner relationships with its customers?

Yes, I believe so. We are focused on being more partner of our client, to offer value that fits both sides. I strongly believe that’s the path, and I think that’s the majority of what we do right now.

Is there a treatment distinction between customers (most relevant to least relevant)?

That’s what it´s supposed to be. Customers are different in size, and I think we allocate resources such as time, which is at the end a cost for the company, according to the revenue we take from that account. But we do have a lot of smaller-size clients that require a lot of time from us.

Do you feel the information flows efficiently in the organization?

It depends on the departments, and on the clients. Some clients are already aware of our company structure, and the communication is already very efficient. Meaning… they already know who to contact and for what. Sometimes I am not involved in the situation at all. Sometimes someone calls me, just saying they haven’t been able to contact another person if I can help them to get in touch.

Other clients, everything goes through me.

In regards to departments, it depends on them, and on the volume of work they have with them at that moment. Some are efficient communicating, others not so good, but I think everyone tries.

One of the things that for me it´s very difficult is…

Pause

The systems are one of the most important things for me and of course the people. And I think… I think everyone thinks, they are not the most efficient.

Here the simplest thing, to see the fiscal number of a client, I rather go on Google. It is much easier than going to my 100 files and finding out, or going to the receipt system and look for the number. It does not make any sense. And I believe is very important when you are managing a client, to be aware of all the things happening to them. It´s not just like "look your client had this, this and that yesterday". I need to know what it is exactly, because then I go to meetings and I get surprised. Because I am not aware of all the situations my clients are going through, things that have never reached me. You don't have a way to know it, if no one comes and tells you about it.

How do you feel about the current CRM system?

I am now finally realizing the value we can extract from the CRM platform. Because…basically, we feed a lot of platforms here, and we do it because we have to. Most times we don't see the usefulness of the systems. The CRM is one more platform that we have to feed, and we know is our responsibility to do it, but I was doing it because I had to. Now that I started building reports, and using it to build my own information specifically for myself: to make a closer development of the opportunities that I am working in my pipeline , how is my situation in regards to proposals, how many clients have I contacted this year. I start seeing what I can take from the tool.

Before I was using it because was mandatory. Nowadays, I still do it because is mandatory but also because I can take information for myself. To work on it.

I think I got used to using it, being comfortable using it. At first I only did the basic things such as creating opportunities and contacts. I had one training session where I learned how to build the reports, and I started understanding and testing it myself. Apart from that, my supervisor every week builds a report, like an overview of our situation and asks us what are we doing in relation to some topics, strategy etc. When we have things meetings you end up going to the platform to see. If you are already there, you start building the habit and it gets easier. More, if you want to be ready for meetings you need to go there, so one thing leads to the other.

What´s the CRM biggest strength and weakness from your point-of view?

In regards to contacts is important. I know someone is working on a prospect, but the information is not up to date. In this sense I cannot see what has been done, who is the person being contacted. Sometimes I go to the tool, see who worked in an opportunity, and I go to the specific person to ask how the process is going: what went well, what went wrong. If this could be reflected on the platform would be great, but I know is more information we have to in-put in the system.

Another thing, that I am not very fan, is that we need to register everything. Sometimes we have prospects, that are very small, in the end the time we spend registering does not justified.

Good things…I think is a very useful platform to evaluate your pipeline and do a closer management of your opportunities. Not only yours, but also from the team and so on.

Do you feel there is valuable information on the system?

I put a lot of information but I don't use it. Turnover, tax number…but I don't use it… maybe it´s because I don't know how to. And I don't know if the overall is up to date. Maybe is question of habit.

Do you think you are fairly evaluated in regards to the CRM system?

I think … the usage of the CRM tool is part of our final year evaluation, so it needs to exist something like that. They need to know, who visits, who does not visit, who feeds, who doesn't feed, who goes there and closes in that moment the opportunity or the ones who do the process as it has to be done. I never had a deep look at it to be honest.

Maybe the metrics... the thing is you log in and can have the window open for 30 minutes and do nothing. I don't think it´s really relevant. My method is to go every Monday to update the system. When I go, I work very hard.

In your opinion does everyone have a 360 view of customers?

Yes I think so. I think the account executive is the one doing that the most because we have the contact with the customers. Maybe in other areas of the company they don't have as much knowledge of the clients as we do. If they never ever had contact with the client maybe they will not be as comfortable in terms of "knowledge" as we are. But we have a lot of internal meetings that I believe work very well. They get people from different areas to talk about specific customers and yes there we have 360 vision you are mentioning. See others perceptions, share experiences from the same customer and I think that's amazing, we get to know clients much better. Maybe it should be done to all clients. But for those customers included in these events, we can see there is an effort towards that 360 vision.

Do you feel the information flows efficiently in the organization?

When applying the process it is registered. As I was telling you before we have those events gathering people across the company where we discuss what is happening with them, strategies to better serve their needs. We try to understand the "do´s" and the "don´ts". And yes, that is registered and stays in the system.

Can you please choose an age range?

25-34

Education: Post-grad or Masters | Mestrados/Pós Graduações

Occupation: GO4 – Qualified / S killed Workers | *Trabalhadores Qualificados / Especializados*

9.4. Interview 4

Good morning / afternoon / evening. My name is Constança and I'm currently doing my Master thesis to graduate as Master´s in Management at the NOVA School of Business and Economics. My thesis is about Customer Relationship Management at the company, in particular, the strategy, activities and systems used to do so.

For this purpose I would like to interview you for approximately 25-35. This

implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on a Literature Review

I conducted… Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past.

Have you been working at the company for at least 1 year?

1. Yes

Did you have contact with a customer or customer related activity in the last month?

1. Yes

Are you managing any Team within the organization?

2. Yes

Are you a CRM system user?

1.Yes

Which of the following group's best fits your job at the company:

1. Business unit member Target A

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers.

-It´s important to schedule meetings with clients;

-It´s important to truly understand their business;

-be able to create a trust relationship that goes beyond the strictly professional bond;

-Make them understand our solutions and services better. Involve them with our company, our culture.

Can you tell me all about how do you develop and maintain your relationship with your customers?

I … Sometimes I think it is all about empathy. When we meet a client or prospect for the first time. In this sense, client when there is an internal change of the person in charge of that specific account. The first months are the most important, because we need to create this relationship. Because the client thinks "Let´s see if my new account manager is as good as the other one", in the end we will always have someone we are compared to. I really believe in first moths is crucial to give everything! Show them we are there to help them, we are experts and they can trust us with their worries. After that we need to manage this. Never ever, leave them without an answer. Never ever disappear completely, we can be one week abroad, but if I don't answer, someone within the organization needs to get back to that person. They need to feel we are taking care of them. We are here for that, and obviously for them. I always say this to everyone, worst that saying no is to say nothing at all. The client gets upset, because obviously he doesn't know if his answer is a yes or no, and we leave them thinking we don't care about his issue. This can never happen. Every single one of our customers' needs to feel special.

Do you feel the information flows efficiently in the organization?

It is definitely a handicap. Especially when we are passing accounts to other colleagues. We can always go the person and ask what happened with the account in the past. On the other hand, if someone leaves the firm, is particularly difficult to know the history of an account. And this happens because there is no place we all put everything about the clients. Everyone organizes their things more or less in way they want. Client information… I mean the person knows very well the customer but that´s not registered. If that person disappears, information goes with that individual. It's a challenge. Ok, some clients understand. It has happen to me, "I really apologize, I had no idea you already spoke to my colleague about that". We are usually able to fix it, but it´s upsetting for the client. They say "but I have said that to your colleague that is not possible to do this or that". I think it would be useful to have a "client file" in which we would register all the relevant information about them. Maybe meeting notes. Or even maybe create this on the CRM system.

Another thing is maybe the claims. There is no place I can have access to my clients claims. The company has a lot of systems and they are not connected. What we have with their department is something that is in progress. And it´s something very old-fashioned. Like we have access to their files internally and they have to ours, but it´s not a system. It is just like … share "pastes". In the end, if I need to know something I call them because is difficult to find the information. Their department has a system of their own to manage the situations, but we account´s don't have access to it.

Pause

And then, they don't have access to our business tools. The fact we don't have a uniform system is a big challenge.

Do you feel the company is building trust based relationships with clients?

It takes time. Especially if it´s a new client or sometimes when they come completely unsatisfied with the previous broker. Everything we do is amazing. But trust is something that is won. If we have more relationship, we have more meetings, we talk more. But is also important to say here, our business depends a bit on third parties. I mean if the insurance company's help, if they are quick getting back to us, are flexible negotiating the conditions of the deal, customers are delighted. On the other hand, if the insurance companies have more complex processes, the market is not helping in some specific situations, the customer is less satisfied. And in these last customers trust ends up be built more slowly. But it always takes time.

How are cross sell and upsell activities pursued?

Nowadays, people get bombarded with information. Most of them they know the benefits of the products. Either we come up with things completely out of the box, or we have to deeply understand the client´s business, know their path, and be part of their journey. Be a partner, warn them to things they might not be expecting, basically knowing the clients.

Do you feel the company creates collaborative-partner relationships with its customers?

Our company I think so. I really believe the account executives are good maintaining relationships with customers. It is rare customers to complain about the service. Like really, really, really, rare.

Pause

A lot of times they see us as an extension of their business. Our goal, …

Pause

Sometimes is very difficult. If we need to spend some time working on new business, and current clients feel we are a little bit less present they call for our attention. But coming back a little bit to the trust issue, if we have their trust they are more likely to understand. But customers are very used in sending us an email and get an immediate response. From account manager or someone from the team.

Is there a treatment distinction between customers (most relevant to least relevant)?

That's the goal. There are some strategies in place. However…

Pause

There are large clients that don't feel the need to have this close relationship or don't ask for recurring attention. And there are others we need to spend a lot of time, and maybe are not such revenue-driven customers. Maybe that management at this point is not being done in the most efficient way possible. I think we manage personally as we go. Mostly depending on the demand from the other side.

Do you feel the information flows efficiently in the organization?

There is no registration. It is in the memory of the one working with the client. This share of knowledge we are talking about, is important. Especially because we have very active working days, we do some things trying to share best practices. For example we have a bank of news, in which we try to gather news, ideas and proposals but it is not a culture.

How do you feel about the current CRM system?

I think the system …

Pause

No, I think the system is very strong, if in fact it is used. The problem here from my perspective is that we are very used to excel. The idea of not using it is very re-enforced by top management. But …

Pause

We need more training and more dynamic. Dynamic in the sense we need to be able to see what is good in the system and not as a mandatory thing to do: go there and register the opportunities. Because, if we don't go there, then we have the performance evaluation of the system usage and everything is low and obviously managers don't like to see that. But, from my point of view, until there is a shifting point from, "this is going to affect my evaluation" to "this is really useful" people will do it because they have to.

Because of that some people here have a note on the calendar, saying "log in to the CRM system". Not to have an impact in the evaluation. That does not make any sense. But…

Pause

The idea that the system is important has been spread, but it is missing people to understand why the tool can be useful.

It´s more important for me than for the others. And I understand my supervisors. But I understand because, from the account´s eyes… when I am registering my opportunities and so on.. I know what I am doing… so why do I need to register that?

But from the outside we don't know. When I have to look into my team´s numbers, if the system is not up to date… it´s worthless. I understand the mantra "If it is not on the

CRM it does not exist”. I understand from that point of view, but from the accounts there is no difference between registering in the CRM or on an excel.

Do you feel your supervisors value the usage of the CRM system?

Yes they think it is. And they motivate a lot people to use it. But the argument used a lot of times is the file evaluation, and I don’t think that’s the way. We need to show them the advantages of using the system. We have a lot of things to do, and we prefer to respond to clients than being registering opportunities on a system.

What´s the CRM biggest strength from your point-of view?

One good thing is that we could have is to have conversations with clients registered there. Like, “I got to know they work with brokerage X”; “We proposed a pension solution but he thought was very expensive”. Things like that. If we registered everything, we would have this history. This in the long term is very valuable.

It is also good to measure the pipeline. And lastly it would be good if it was up to date and we could use contacts in there to do marketing activities, … If it is indeed up to date because most times it is not.

Bad things… I don’t think it is user friendly as it could be, and we have a lot of steps to do small things. In my opinion some things should be more straight forward, have pre-defined settings, something like that.

Pause

But, if it is very simple, then, people analyzing the data take no value from that. It´s not easy.

Do you feel you need more training on the CRM system?

I think everyone should have more training. Most part of the people don't know how to make reports. Some of them don't know how to make changes in opportunities or some basic things.

Or even the concepts, what is a lead, what is an opportunity. Why is so important to in-put all the details. Explain, how the data is read. Explain why you cannot create the opportunity and close it straight after, and the whys of those whys. People need to understand: why. There were one or two training sessions but nothing very concrete. I think it needs to be small work groups where you practice the tool. 2 - 3 people and someone there helping them doing these things. Personalized training.

Do you think you are fairly evaluated in regards to the CRM system?

I understand it needs to be measured. There are things I don't agree with in the evaluation. For example, the number of times you login to the platform. This thing that penalizes you to login too many times it does not make any sense. I login every time I need. Maybe it has to be with the way I organize my work. It is important to understand if one uses or not, if someone logs in only once a month is because they save everything for that day. I think is important to understand if someone uses all the stages of the opportunity as it should be, even to understand if they understand the concepts. I don't see nothing wrong in evaluating the system usage, it´s the way it is measured. Maybe is more important to see if people are putting the right dates, to then cross check with the billing system. See if people have that sensitiveness. Also, see how much of the pipeline is closed, because people can inflate their pipeline.

Is the organization maximizing the value of each customer?

There is space to do so, but we need time. What I think is we need to take more advantage from the people we have inside. There are people who prefer to work on cross sell to current clients, and not everyone likes to do new business. And some struggle doing that. Obviously, we all need to do everything, but if we are more productive in a specific area, why not work on that in the majority of our time? I think we could give some specific people more time to work on this type of cross selling activities. Nowadays maybe we know very well our largest customers and we do this upsell and cross sell, but maybe there are also interesting opportunities in smaller clients that we could put more effort in to. Maybe they are small because no one spent time exploring opportunities there. I think there is space.

In your opinion, does everyone have a 360 view of customers?

No. I don't think so. The bigger the client the less vision we have. And it is supposed to be the other way around. The less vision we have because in a more specialized customer we have more departments working on different things. It´s very hard to know everything happening with them in one point in time. If it´s a small customer you usually know they had 1 accident, if it is a big customer you don't know allcthe claims the customer had. I know we as AE´s should be the main link about everything that is happening, however, we have a lot of things to do, administrative, internal, new business, etc.

We can have that vision when we sit and see.

Do you believe the marketing department is doing an efficient job in helping you to

develop customers relationships?

Events are a new thing here. The feedback has been very positive. And I think we should do more things like that, because no one else in the market is doing. I really think that's the path, business is done when you are present, not in a cold call. I think we need to show up more. In regards to marketing I think we are much better, we have tailored things to send to clients. Before we did nothing like that. But if we want to change, we cannot be selling in word documents, is not sexy at all. Show a video, show a presentation is completely different. Sometimes people think is a waste of time, taking care of the creative part, but I really don't think so, my opinion is that 40% or 50% of the success is the first impact you have when you get there. We are developing that and I think is great.

Can you please choose an age range?

35-44

Education: Undergrad in Nursign,SocialServices,Childcare, PrimarySchooling, Tourism,Secretariat, Accounting, Archiving

Occupation: GO4 – Qualified / S killed Workers | *Trabalhadores Qualificados / Especializados*

9.5. Interview 5

Good morning / afternoon / evening. My name is Constança and I'm currently doing my Master thesis to graduate as Master´s in Management at the NOVA School of Business and Economics. My thesis is about Customer Relationship Management at the company, in particular, the strategy, activities and systems used to do so.

For this purpose I would like to interview you for approximately 25-35. This

implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on an Literature Review I conducted... Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past.

Have you been working at the company for at least 1 year?

1. Yes

Did you have contact with a customer or customer related activity in the last month?

1. Yes

Are you managing any Team within the organization?

2. No

Are you a CRM system user?

1.Yes

Which of the following group's best fits your job at the company:

C-level Target D

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers.

- Develop a trust relationship with clients;

-Be partner of our customers

-Know very well our client´s business

-Be able to be proactive

Can you tell me all about how do you develop and maintain your relationship with your customers?

Talk, talk a lot with them. It is not necessary to have a lot of meetings, but before sending an email, picking up the phone and speak to them. Take care of them, with day-to-day activities of their companies, with the life of the people we contact within that company. What they like and dislike; what are their biggest concerns; what are their victories. Pay attention perhaps to news about them and call them either congratulating either questioning how we can help when they are facing difficult situations. When they have important victories mark we are really happy for them. All of this is very important.

Information is kept?

Yes…

Pause

It also depends on the account managing the client. It depends on the way we are keeping the meetings on record. If someone actually develops a document in which is explicit what has been discussed, in those cases we have. If we are capable of doing such thing, we can effectively pass over information to colleagues, either because we are leaving the organization, or because we are transferring accounts to other people. Actually, when I passed clients to other colleagues I always tell people to go and read those documents, because you have a lot of information in there.

Where is that kept?

It is in the regular system. You have a paste for each client and everything is there.

Do you feel the company is building trust based relationships with clients?

Firstly, I think in regards to prospects we need to listen. We are not there to sell anything, we need to understand what their needs are, show they are important to us, make the right questions to be able to understand their business and at the very end of the meeting say our opinion about the solutions we can provide them. Basically show we were there to listen, and we can present a range of solutions in a short period of time. In this sense we make them understand we are a true partner.

In regards to clients, is being able to listen, and when we get emails, be able to really read and deeply understand what is in there. Sometimes that does not happen. It is very, very important listening to the customers. Be prepared and wanting to know who is on the other side.

Is the company is offering tailored solutions to our client's needs?

When we know to listen we adapt the solution to the need. That's why knowing to listen it´s so important. And that is also the reason why I am not a big fan of those mass emails saying "Merry Christmas" , mass campaigns because …

Pause

Firstly, the email is not always personalized, and people don't feel special. It´s not an email made for them. That's why when I send emails, even only about a specific time of the year like Christmas it´s different to each person. I might have more or less a core text, but I will always adapt to what is my relationship with the client.

How are cross sell and upsell activities pursued?

Firstly, how do opportunities such as upsell and cross sell happen…it is either in conversation with clients or by analyzing the activities.

How do we register that… we go to CRM system we register the opportunity and then… all the activities afterwards we do … are not registered…

But I really think it would be very useful, in particularly for presentations, because it would allow others to see what has been done. It can provide inspiration to others when developing their own proposals. Sometimes our problem is to find a way to effectively deliver the message, and if we had a bank of presentations this would be easier. Making everything from scratch takes more time. For all these reasons, documentation sharing is amazing!

In your opinion is the company building trust based relationship with clients?

It depends from account manager to account manager and from director to director. It really depends on personality. Despite being promoted across the company this type of relationships I think not everyone is putting it into practice. There are a lot of people doing things just because they have to. For example you need to have the renewal meetings, you do the tick. But the contact and relationship with the client have no human connotation. It is very mechanic, like robotic. And that's not good because, retention is never guaranteed; if we don't have a strong relationship… without this human bond, you don't t have this benefit of the relationship itself. And sometimes loses a client, just because.

How do you feel about the current CRM system?

I don't like it because is one more tool we need to feed. We need to feed a lot of systems. It´s an obligation that we have, and less time to look at clients, opportunities, new business... On the other side when I need to know if a prospect has been contacted, when, have a report about my opportunities, yes, I like it. It´s very good. But I think the information is not up to date, and for that reason I never know if I can trust the it or not. It's a mix feeling I have on the system.

Do you feel it has more value as a Team Leader?

As a Team manager it was very important. I needed to be able to see all the opportunities in one place. If we didn't have a system like this it would be very difficult. Because there are phases, people may say everything is alright and at the end is not. With the system we have a better sense of what´s happening. And I think it also helps account executives, because we could warn them when opportunities were not registered. And *what if it´s not on the system it does not exist*. It did not only help me to manage the team, but also the team to be more visible to others, have a better performance and get better bonuses.

Is there a treatment distinction between customers (most relevant to least relevant)?

Yes, without any doubt**.**

In your opinion does everyone have a 360 view of customers?

No I don't think so. But I believe that's a responsibility of the account manager, he needs to talk to the other areas as explain who is the client. What does he value, where we cannot fail at all… actually this could be on the CRM!

For example in the claims, we don't get to know all of those happening. Maybe is not important to know all of them, but some of them are very important. What I used to do was, when had a meeting I would go to every department and ask the customer´s situation.

The account needs to be able to do this link between the customer and the company. Information needs to flow from both sides, from areas to the account manager and account manager to the areas.

Is the organization maximizing the value of each customer?

Here we have 2 different things. We have people who present everything to one client and we have people who don't know all the products we have to offer. People need to be more curious. Maybe support areas are not communicating efficiently the new products and there are accounts afraid to say they don't know. Basically if people don't know what it is they cannot see if it would have value to the customers.

Do you think you are fairly evaluated in regards to the CRM system?

I never understood that file. I never understood the metrics. I asked, someone told me it had to be with the number of times we logged in.
What is important is to see if people update the details about the client. See if people put there notes about a call, reports, etc. And in regards to the development of the opportunities see if it is following the path.

9.6. Interview 6

Good morning / afternoon / evening. My name is Constança and I'm currently doing my Master thesis to graduate as Master´s in Management at the NOVA School of Business and Economics. My thesis is about Customer Relationship Management at the company, in particular, the strategy, activities and systems used to do so.
For this purpose I would like to interview you for approximately 25-35. This
Implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on a Literature Review I conducted… Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past.

Have you been working at the company for at least 1 year?

1. Yes

Did you have contact with a customer or customer related activity in the last month?

1. Yes

Are you managing any Team within the organization?

2. Yes

Are you a CRM system user?

1.Yes

Which of the following group's best fits your job at the company:

1. Business unit member Target A

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers.

- Developing the relationship;

-Maintaining a close relationship, in which, we share information that is relevant for them, basically that adds value to them;

-Solve problems posed to us in the most time-effective way

-Have a clear vision about cross selling of each client, look at their business model and see where we can add value

Can you tell me all about how do you develop and maintain your relationship with your customers?

I strongly believe a good relationship is built over time. Most times you are tested, you are challenged and you need to be able to give a positive answer to them. Or at least we need to be able to manage client's expectations over time so that they are in fact be satisfied. And then, from the moment you answer several needs, a number of requests, they start looking at you as someone who is interested to adds value to their company, someone they can trust. For that reason, I believe the first step is to be able to create a trust worthy relationship with the client.

At the very beginning it´s clearly asking for them to test us: what are the problems they are facing; what are the objectives they want to achieve. We have process that is exactly that, asking what are their worries, what are their objectives and needs. After a period of time, provide an effective answer to all of the topics they presented to us.

How are cross sell and upsell activities pursued?

We need to pay a lot of attention to our client's activities. We need to read the news….

Pause

We have a clear vision of the company today, but it is important to keep up to date, see their company annual reports, news and so on. So that we can see what is being developed and where we can add value to them. Try to "marry" between the customer needs and our offers. Another important thing is, if something completely new shows up, proactively approach the client to see if they are interested.

In your opinion does everyone have a 360 view of customers?

Yes, I think we do. Particularly in the biggest clients. It´s easier in some clients than others. When we have a single senior individual (customer side) responsible for all the risk management and people is easier to collect information and to "digest" it.

I would say in a lot of customers we have that 360º vision, but in other maybe is just 180º.

Pause

It depends on the structure of the organization. In some firms the HR Director reports directly to the CEO, in other cases to the CFO is most times the decision maker.

Do you feel the company creates collaborative-partner relationships with its customers?

From our point of view, that's the only way we can act. We need to find value in what we have to make sense in the proposals we do for our clients. If we only want to sell products, we will not have a long solid relationship. And for those reasons I believe there is the need for a partner relationship, adding value. What we do needs to have impact on our customer's organizations.

Do you feel the information flows efficiently in the organization?

We have a process that is core to keep this type of information. We have a yearly internal event in which we discuss with our colleagues everything that is happening with the client. We share the needs, objectives and goals from the client. And here the information flows. That process is what serves best to share information.

Is there a treatment distinction between customers (most relevant to least relevant)?

In my specific case, I try to do it that way. However I believe smaller clients provide a much heavier workload than larger ones. I believe is a path we are defining. At least the message within the team is to allocate resource efficiently. A lot of times, we spend big part of our time in clients that are not high revenue drivers.

How do you feel about the current CRM system?

I think is a platform ….

Pause

Here we have a history with the current system, it worked thorough phases. In the past, we were only registering but there was no team in the back actually analyzing the data. We as users, at that point, felt we were feeding a system that didn't add value, or very small value.

Nowadays is different. We have different areas looking at the tool, and because of that users are using it more often. I believe is actually a good tool. Because it can gives us an overview in one report of all the opportunities in the pipeline. We can see what is cross sell and what is new business. We can see how we are in regards to our budget forecast; what is being done or done already. Talk to people, understand what is happening with one opportunity, and involve more people if needed. I think that's very important, and provides an overview to other departments of what is being done.

What´s the CRM biggest weakness from your point-of view?

Time that is needed to feed the tool. It demands a lot of time from the accounts. Another thing to do better is the time between the account case is created and the account is actually available for us to register opportunities. We need to do the case, and wait. Then go there again. The dynamic is lost. If it was possible to create in the system all the accounts would be great.

Another thing is we have the CRM and then the billing system. Because they are not integrated … Sometimes we have different productions in different systems. If there was a way we could spot those mistakes and correct it would be great.

Do you feel the information flows efficiently in the organization?

I´m still trying to understand how the CRM can be used in the most effective way. Until recent changes we used to get a lot of calls asking about opportunities from different areas. I think those areas could have access to the system, and see what is happening in real time. Nowadays we are running reports, and I don't get those calls so often, so I believe something was put in place.

Another aspect that can be improved is the actualization of the contact data base of the CRM. We have a lot of contacts in there which are not contacts, it´s very out of date. It should have a team looking into that.

Do you believe the marketing department is doing an efficient job in helping you to develop customers relationships?

Yes I believe so. Sometimes the marketing department sends email campaigns and we only know because we get people calling us to know more about some solutions. If we could have a place in which we could see who has been contacted about what. This would be very useful. Even because we could rethink our client's strategy regarding the topics they showed interest.

Do you think you are fairly evaluated in regards to the CRM system?

From the users point of view is not easier to understand. It's a binary so. .. you know if you are doing well or badly, but not how bad or how well. I think it should be more simple.

Can you please choose an age range?

35-44

Education: Post-grad or Masters | Mestrados/Pós Graduações

Occupation: GO4 – Qualified / S killed Workers | *Trabalhadores Qualificados / Especializados*

9.7. Interview 7

Good morning / afternoon / evening. My name is Constança and I'm currently doing my Master thesis to graduate as Master´s in Management at the NOVA School of Business and Economics. My thesis is about Customer Relationship Management at the company, in particular, the strategy, activities and systems used to do so.

For this purpose I would like to interview you for approximately 25-35. This implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on an Literature Review I conducted... Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past.

Have you been working at the company for at least 1 year?

1. Yes

Did you have contact with a customer or customer related activity in the last month?

1. Yes

Are you managing any Team within the organization?

2. No

Are you a CRM system user?

1.Yes

Which of the following group's best fits your job at the company:

Support area member Target B

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers.

-Events generally about emergent situations that companies need to adapt for legal purposes; we explain the risks they are exposed to, and how we can help them. I think those events are very important, because we have a lot for experience we can share.

- Claims department, it´s probably one of the most important areas within our company. Because is where customers effectively "test" our products. And is a multidisciplinary part of our organization that has information about everything. Apart from their very important responsibility that is to manage the claims, they are able to go beyond that and explain how customers can prevent some situations.

-Risk consulting is also very relevant. Because... .it meets a bit with the claims department, they can help customers to prevent exposure to risk. Because by identifying risk patterns, they can define strategies to minimize those risks and reduce the clients accident rates.

Can you tell me all about how do your department helps to build good relationships with the company´s clients?

We have a lot of interaction points with clients. From the beginning when someone asks for a proposal, … It's an area with a lot of interaction.

Nowadays activities happen much more online, so the offline is a bit lost. And in our industry is very important the relationship… For that reason events and meetings are important to have contact with clients and prospects.

Do you feel the information flows efficiently in the organization?

I think the 360 vision does not happen at this point. I believe there is a lot of information that is within certain areas of the company and is not "crossed" with others.

Pause

Information when shared is always more useful, and it helps to get a better perception of the customers or prospects. Sometimes, for example the customer satisfaction survey, if it is not as positive as we expected. When we get back the results, it is shared with the account manager. But if the account is passed over to another person, he/she does not know what happened. This fact… that the information is lost is not good because we don't know what happened. There is not a history the accounts. But most times is not easy to have all the information in a single place. But yes, for the client, the more information we have, the better we can understand him, and the better we can serve them.

How is the department doing it?

We do it through data analysis. In the marketing department, for instances, we have the CRM tool, we have marketing automation tool which are very important. But, overall we have a lot of tools. If someone looks at one, and then another, and one more are not able to draw the full picture easily.

For the account manager, it depends on the number of clients he is managing. If he has a smaller number, he has that vision. On the other hand, if someone is managing a lot of clients it would be important to have a tool that gives him the possibility to see the customer 360º. At this point, I don't think that exists at 100%.

How does the marketing contributes for up sell and cross sell activities?

We develop an annual campaign strategy in accordance to the annual strategy. We study the industries, we study the market and we try to draw the campaigns that serve the needs of the organizations operating in the sectors. Most times the automation tool is most used, but is not only that. It really depends on the industry. There are industries that make sense, to do or participate in an event. In this case, we do campaigns, events, breakfasts, … it is all planned at the beginning of the year.

Do you believe the culture of the organization is focused on the customer?

I think internally we are very collaborative. But sometimes because people have a lot of things to do, some things are overseen. Sometimes there is no follow up with clients, or sometimes people are not as organized as they should be; and that "centrism" to client sometimes can get lost. A relationship with a client is something that is daily, intense and sometimes I believe does not happen.

Do you believe the company is tailoring communication to the customers?

At this point I don't believe our tools let us do that. In general terms yes, but some tools need to be better developed so that we have that type of information. And it´s not. It's a problem of the software's or the data in the tools.

How do you feel about the current CRM system?

People are not interested many times. There was a lot of training sessions and people did not show a lot of interest. A lot of times because the tool was not very user friendly and the features didn't serve the purposes the users needed. The system could be more automatic than it is right now. Data management is an issue, and I believe there are strategies we could put in place to make it less dependent on account executives updates. There is a constant need for people to be feeding the tool. Many things can be automatic by default. It does not necessarily to do with the accounts going there to update the information.

Before users used to have all the dashboards, and they really like that. Then we stopped doing that…

Pause

I think..

Pause

For account executives the most important thing is to have their budget and their pipeline… but

Pause

That needs to be done manually. There was a year we created dashboards to all of them.. and then they did not update the budget, …

Pause

They want it, but they want someone to do the data management. For them it was very important, but on the other hand they would not feed the tool. Because they have a lot of things to do.

What´s the CRM biggest strength and weakness from your point-of view?

Strong point is… people like to see how their pipeline is going. But I think that works well for someone who has better results. Because the ones winning the most opportunities like to see the numbers increasing and increasing, but perhaps if you don't have such strong commercial activity is demotivating and you don't use the tool as much. The most *aggressive* salespeople are more likely to use it more often I think. Another strong point is that you can see who is working what. And that's very positive for the account executives to get that information. I cannot see other strong point…

The negative side, people don't update the information and that makes the tool loose its strength. The tool is indeed very strong, but if not populated correctly it loses relevance. Another big weakness is that it is not integrated with other tools within the company. Not being integrated with other tools….

Pause

It´s a system very focused on new business and cross selling, but is also important to see other things. The fact that is not integrated with the billing is not good from my point of view. Tools here are not integrated and I think we lose information by not doing so.

Do you believe users need more training on the platform?

There was a lot of training in the past. But I think with the mistakes we still see nowadays there is a need for more training. There is a need for a refresh from time to time, and there was a lot of changes lately that were not communicated. They are communicated in the platform but I don't think people see and understand. I think we should plan a training refresh.

Do you believe supervisors value more the usage of the CRM system than regular users?

Directors really see value on the CRM tool. They are information consumers; they are not the ones populating the tool the most. Some Directors I think don't ask for information on the system.

Do you believe we apply strategies of knowledge marketing?

It used to but not in a way… we have a lot of information that is not up to date. We have done some improvements but it´s s rare the time we don't need input from the account executives.

There is information that is mandatory to have there, which I believe it does not make a lot of sense, and then other that should definitely be there and are not. Until some years ago, we didn't have as a standard to put the NIF. And that caused some problems, nowadays there are other similar situations.

Can you please choose an age range?

35-44

Education: Undergrad in Nursign,SocialServices,Childcare, PrimarySchooling, Tourism,Secretariat, Accounting, Archiving

Occupation: GO4 – Qualified / Skilled Workers | *Trabalhadores Qualificados / Especializados*

9.8. Interview 8

Good morning / afternoon / evening. My name is Constança and I'm currently doing my Master thesis to graduate as Master´s in Management at the NOVA School of Business and Economics. My thesis is about Customer Relationship Management at the company, in particular, the strategy, activities and systems used to do so. For this purpose I would like to interview you for approximately 25-35. This implies that after a few short filters we start a semi-structured interview, which means I will ask you a broad question to which you are free to say whatever comes to your mind and I will guide the interview with specific question about the topic. There are no right or wrong answers to the questions I will pose, they are all based on a Literature Review I conducted... Just before we start, I must ask you a couple of questions to your profile. For the purpose of analyzing our interviews later, I would like to record our conversation – would that be ok? It will remain anonymous and you will not be contacted further past.

Have you been working at the company for at least 1 year?

1. Yes

Did you have contact with a customer or customer related activity in the last month?

1. Yes

Are you managing any Team within the organization?

2. No

Are you a CRM system user?

1.Yes

Which of the following group's best fits your job at the company:

Expert area member Target C

Please tell me, at the top of your mind, 3 activities that help you to create and maintain good relationships with your customers.

- Accident Management

-Insights, specific reports for some industries

- Try to make the process as simple as possible for the client or prospect

-Have multidisciplinary teams serving the clients, in coordination, and this coordination part is important

Can you tell me all about how do your department helps to build good relationships with the company´s clients?

I think we try to pass a different message from those operating in the insurance and particularly brokerage industry. Is not uncommon to speak with decision makers either prospects or clients that do not have a good image from our competitors. I think that's is one thing that I would point as different and distinctive

Do you feel the company is building trust based relationships with clients?

I think there are different moments to create trust. I think the first thing goes along the very first activity I described, accident management. That is the ultimate level we have to proof our clients they can trust us. Secondly, the technical capabilities we provide to our clients. Meaning, when you are in front of a client, and he has a pre-concept idea which you can disarrange based in technical knowledge, you are passing trust to the person in front of you. Even at the beginning, if they are reluctant to believe in what you are saying, proving A + B, with a technical side, the message you want to pass over, you build trust.

Pause

And…

transparency…

I mean… The transparency that you put in your proposals, supported by current real information about markets etc. it helps building trust with clients.

Do you feel the information about clients flows efficiently in the organization?

From my experience, those stories stay with the people who worked on the projects essentially. I am also…

Pause

I am not a CRM user, I make here this remark. I don't have clear for myself, that everything each of the account executives know is registered in a digital platform.

Would that be important for you?

Yes without any doubt. Now a little bit apart from the CRM system. Now you touched a point which is if it is or not achieved in our files. I mean, it is clear, that if tomorrow I leave or any other person leaves the firm his legacy should be left available for the ones who stay. As well as for those who join the organization. It makes no sense that it does not exist. And if it exists is of difficult access. So, obviously, if we already presented something to the client that did not go well is important to understand… we should have access to the reasons, why it did not work well, and obviously have that as a base to prepare a new approach.

How do you feel the organization obtains knowledge from our clients?

What happened before is we used to go to the client and talk. Nowadays we are trying to do the opposite. We are going there to listen. Listen more than you speak. You speak less, but you speak more accurately for their topics of interest. In this sense, yes. I think we are using more the information clients are giving us. If we are doing it at the maximum, I don't think so. I think … what I think…

Pause

I believe sometimes people receiving that information are not able to *drink* and *digest* at a level that allows us to be in the maximum level to know the client or prospect.

If something happen to your account, how likely are you to know it happen?

Because I am in a specialty area, within my expertise I always know what's happening. Even because I need to help, making the bridge between the account manager and the accident department if needed. About other areas I don't have full vision.

Do you believe the marketing department is doing an efficient job in helping you to develop customers relationships?

It helps, without a doubt. And it goes in line with my answer in the first question, it is very important for you to show your clients and prospects what are the market trends. If the results of those campaigns are being communicated in the best way …

Pause

Like…

Pause

I think they are not. But I cannot say how to make it better because I am also missing know-how about that. I have prepared some information to be sent via email and things like that, and not always …

Pause

You are not always able to have a data base for the segment or key people to who we should send the information. I think in that sense we could improve. Because the information is very good indeed. But it´s important that the information arrives to someone who can see value in it. Even if it is not the person we contact every day. I think that's the biggest challenge. Be able to reach key people. We don't need a big number, if a small number is targeted enough.

Can you please choose an age range?

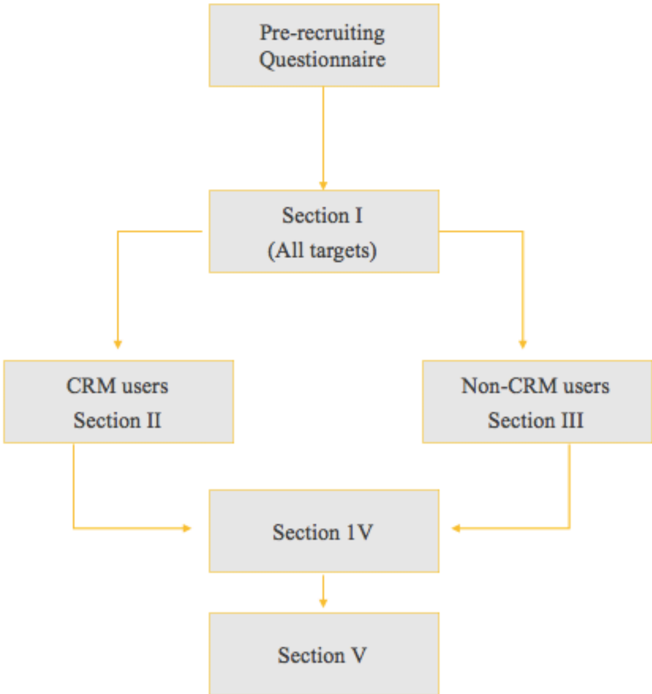
35-44

Education: | Mestrados/Pós Graduações

Occupation: GO4 – Qualified / Skilled Workers | *Trabalhadores Qualificados / Especializados*

10. Appendix IV Questionnaire

10.1 Questionnaire structure



10.2 Questionnaire design

Introduction

Good morning! I´m currently finishing my master´s degree in management at Nova SBE, and doing my thesis on Customer Relationship Marketing. I would like to invite you to participate in a questionnaire which will be very valuable to test a series of hypothesis I drawn from some interviews. It´s anonymous and takes around 10 minutes to complete.

Pre-recruiting questionnaire

Do you work at the company for at least one year?

Yes (Continue)

No (finish interview)

Did you have contact or any activity to do with clients or prospects?

Yes (Continue)

No (finish interview)

Which area best fits your department:

-Business Unit member (Target A)

- Support Area member (Target B)

- Expert Team member (Target C)

-Directors (Target D)

Section I

Q1: In your opinion, do you think the organization has a 360º view of the customers?

-Yes

-No

Q2: How satisfied are you about how the customer/prospect information flows within the organisation?

0 (Not satisfied at all) 5 10 (Very satisfied)

Q3:To what extend do you agree with the following statements:

3.1 The company is partner of its clients.

0 (Completely disagree) 5 10 (Completely agree)

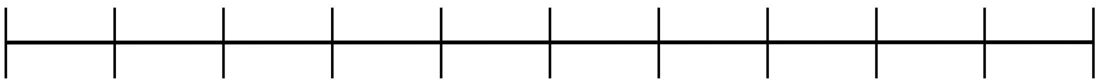
3.2 The company is focused in building long lasting relationships with the customers.

0 Completely disagree) 5 10 (Completely agree)

3.3 The company is focused on building trust relations which grow over time.

0 Completely disagree) 5 10 (Completely agree)

3.4 The company focuses the majority of its resources (such as time) with its most profitable customers.

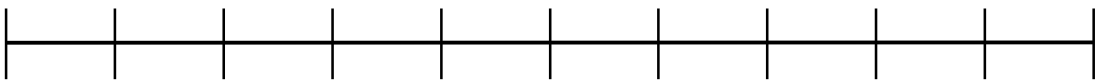


0
Completely disagree)

5

10
(Completely agree)

3.5 The solutions provided to the customers are based on their activity, needs and objectives.



0
(Completely disagree)

5

10
(Completely agree)

Section II

4. Are you a CRM system user?

Yes Continue
No- Section III

4.2. How do you feel about the information you get from the CRM platform?

0 (No value at all) 5 10 (Extremely valuable)

4.3) Please rank from the biggest to the smallest challenge you find when using the CRM system.

-Information not up to date about accounts

-Information not up to date about contacts

-Time needed to feed the system

-Product List

4.4) How do you feel about the CRM system?

Difficult to use --:--:--:--:--:--:-- Use-friendly

Of no use --:--:--:--:--:--:-- Informative

Old-Fashioned --:--:--:--:--:--:-- Modern

4.5 To which extend to you agree with the following statements

4.5.1) I believe everyone in expert teams should have access to the CRM system.

0 (Completely disagree) 5 10 (Completely agree)

4.5.2) I believe I need more training on how to use the CRM system.

0 (Completely disagree) 5 10 (Completely agree)

4.5.3) I understand how the CRM evaluation file is working.

0 (Completely disagree) 5 10 (Completely agree)

4.5.4) I think it would be valuable to have the claims system integrated with the CRM.

0 (Completely disagree) 5 10 (Completely agree)

4.5.5) I believe when someone leaves the organization information is lost, or its of difficult access.

0 (Completely disagree) 5 10 (Completely agree)

4.5.6) I only use the CRM system because is part of my obligations.

0 (Completely disagree) — 5 — 10 (Completely agree)

4.6 Please distribute 100 points for the factors that if included on the CRM system would bring you the best value:

	News about clients and prospects
	Company´s reports (client prospects)
	Personal details key decision makers clients/prospects
	Meeting notes
	Power point proposals
	Event participation
100	Remaining Points to Allocate

4.7. How do you feel about the possibility to have the accounts history on the CRM system?

0 (No value at all) — 5 — 10 (Extremely valuable)

Section III

1. **To what extend do you agree with the following sentence**

1.1 I would see value to know which opportunities are being worked in real time all time.

0 (Completely disagree) 5 10 (Completely agree)

1.2 There is information kept in your department that would be valuable if shared with others?

0 (Completely disagree) 5 10 (Completely agree)

Section IV

1.Please rank from the most important to the least important the marketing activities that helped you building relationships with clients

-Email Campaigns

-Events internal

-PR

-Event attendance: networking events

2) Do you believe the marketing department is doing an efficient job to develop and strengthen relationships with clients?
-Yes
-No

Section V

Please choose an age range

-18-24
-25-34
-35-44
-45-54
-55-64
->65

Please select you level of education

☐ Can't read / write | *Não sabe ler nem escrever/Analfabeto*

☐ Less than 4th grade | *Primária incompleta / Sabe ler/escrever sem ter completado a primária*

☐ 4th grade | *Primária Completa*

☐ 6th grade | *Ciclo Preparatório* (*completo*)

☐ 9th grade | 9*o Ano unificado ou antigo* 5*o ano dos liceus* (*completo*)

☐ 11th /12th grades | 11*o* / 12*o unificados ou antigo* 7*o ano dos liceus* (*completo*)

☐ Professional or Arts Degree | *Curso profissional / artístico*

☐ Incomplete undergrad | *Curso médio / frequência universitária / bacharelato*

☐ Undergrad in Nursign,SocialServices,Childcare, PrimarySchooling, Tourism,Secretariat, Accounting, Archiving | *Licenciatura em Enfermagem*, *Serviço Social*, *Educador*(*a*) *de Infância*, *Ensino Primário*, *Turismo*, *Secretariado*, *Contabilidade e Documentação*

☐ Other undergrad programs | *Restantes Licenciaturas*

☐ Post-grad or Masters | *Mestrados/Pós Graduações*

☐ PhD | *Doutoramento*

Appendix IV- Interviewees analysis grid

Grid I- Business Units responses 1/4

		Interview 1	Interview 2	Interview 3	Interview 4	Interview 6
ALL TARGETS	**Do you manage a team?**	NO	NO	NO	YES	YES
	Are you a CRM system user?	YES	YES	YES	YES	YES
	Valuable activities to customers	"provide advice to anything they may want, being compulsory to their activity or not;"	"have enough knowledge of their daily activities// be proactive with the client;"	"look at what our customers have right now and offer better solutions"	"It´s important to truly understand their business;"	"maintaining a close relationship, in which, we share information that is relevant for them, basically that adds value to them"
TARGET A - Business Unit Member	**customer relatinship development**	"Of course, watching closely to all their needs, being quick and effective to answer all their questions and worries, all together makes that they trust you. "	"Is to demonstrate the most openness, because if we can pass that trust they will naturally trust us more, and share their needs with us.. "	"We need to understand what are their problems; what keeps them awake at night."	"I … Sometimes I think it is all about empathy"	"I strongly believe a good relationship is built over time. Most times you are tested, you are challenged and you need to be able to give a positive answer to them"
	CRM culture	"Yes I think we try. Definitely."	"It´s clear to everyone that the client is first. From the top to the bottom, from the left to the right, completely! It's the priority. (…)We grow that in our collaborators."	"But we have a lot of internal meetings that I believe work very well."	"A lot of times they see us as an extension of their business."	"Try to "marry" between the customer needs and our offers."
	360 vision customers	"I may not have. But I try. I try really hard to do it"	"No! No I don't think everyone has it. "	"Yes I think so"	"No. I don't think so. The bigger the client the less vision we have"	"I would say in a lot of customers we have that 360º vision, but in other maybe is just 180º. "
	Long lasting relationships	"I try that they see us as partners, and feel they can contact us every time needed. That he/she does not need to go anywhere else. "	"Yes, without a doubt. I think is in the culture of the organization. "	" We try to understand the "do´s" and the "don´ts"."	"I really believe the account executives are good maintaining relationships with customers"	"If we only want to sell products, we will not have a long solid relationship. And for those reasons I believe there is the need for a partner relationship, adding value"
	trust relationship creation	"Of course, watching closely to all my customer´s needs, being quick and effective to answer all their questions and worries, all together makes that they trust you."	" Is to demonstrate the most openness, because if we can pass that trust they will naturally trust us more, and share their needs with us"	"It´s to be more partner of our client, to offer value that fits both sides."	It takes time. // But trust is something that is won.	"then, from the moment you answer several needs, a number of requests, they start looking at you as someone who is interested to adds value to their company, someone they can trust. "

Grid II- Business Units responses 2/4

		Interview 1	Interview 2	Interview 3	Interview 4	Interview 6
ALL TARGETS	Do you manage a team?	NO	NO	NO	YES	YES
	Are you a CRM system user?	YES	YES	YES	YES	YES
	Valuable activities to customers	"provide advice to anything they may want, being compulsory to their activity or not;"	"have enough knowledge of their daily activities// be proactive with the client;"	"look at what our customers have right now and offer better solutions"	"It´s important to truly understand their business;"	"maintaining a close relationship, in which, we share information that is relevant for them, basically that adds value to them"
TARGET A - Business Unit Member	customer relatinship development	"Of course, watching closely to all their needs, being quick and effective to answer all their questions and worries, all together makes that they trust you. "	"Is to demonstrate the most openness, because if we can pass that trust they will naturally trust us more, and share their needs with us.. "	"We need to understand what are their problems; what keeps them awake at night."	"I … Sometimes I think it is all about empathy"	"I strongly believe a good relationship is built over time. Most times you are tested, you are challenged and you need to be able to give a positive answer to them"
	up sell and cross sell activities pursuiment	Furthermore I search in accordance to our experience what the client should add to improve its risk exposure	I think it´s all about putting ourselves in their shoes.	Those meetings are the place where I find space to talk about new business opportunities.	Either we come up with things completely out of the box, or we have to deeply understand the client´s business,	We have a clear vision of the company today, but it is important to keep up to date, see their company annual reports, news and so on
	treatment most profitable customers	But not mandatorily the ones that bring higher revenues to the company.	Unfortunately or fortunately I don't think we are doing that	That's what it´s supposed to be.	That's the goal. //There are large clients that don't feel the need to have this close relationship or don't ask for recurring attention.	A lot of times, we spend big part of our time in clients that are not high revenue drivers.
	CRM system satisfaction	I think is useful. I think is very important. It´s just a shame I don't have time to use it properly.	I confess… I don't think is a very user friendly system. I know that with practice, it becomes easier	I still do it because is mandatory but also because I can take information for myself.	The problem here from my perspective is that we are very used to excel	Nowadays is different. We have different areas looking at the tool, and because of that users are using it more often. I believe is actually a good tool.
	Maximizing customer value	No. Because… here we have a lot of clients to manage	Offering we are for sure		There is space to do so, but we need time. What I think is we need to take more advantage from the people we have inside.	
	CRM system evaluation	I don't understand that file	I don't think that's the way, I don't find that's valuable.	I never had a deep look at it to be honest.	I understand it needs to be measured. There are things I don't agree with in the evaluation.	I think it should be more simple.
SOCIO-DEMOGRAPHICS	Age	45-54	45-54	25-34	35-44	35-44
	Occupation	Undergrad	Undergrad	Post-grad or Masters	Undergrad	Post-grad or Masters
	Education	G04	G01	G04	G04	G04

Grid II- Business Units responses 3/4

		Interview 1	Interview 2	Interview 3	Interview 4	Interview 6
ALL TARGETS	Do you manage a team?	NO	NO	NO	YES	YES
	Are you a CRM system user?	YES	YES	YES	YES	YES
TARGET A - Business Unit Member	Major strength CRM system	"For me is the pipeline management. "	"The most important information is the comparison of what was won with the budget, and the pipeline. "	"useful platform to evaluate your pipeline and do a closer management of your opportunities"	"One good thing is that we could have is to have conversations with clients registered there."	"Because it can gives us an overview in one report of all the opportunities in the pipeline. We can see what is cross sell and what is new business"
	Major weakness CRM system	"I just don't know if this is reflected to us on the day-to-day."	I don't think is a very user friendly system.	"Sometimes I go to the tool, see who worked in an opportunity, and I go to the specific person to ask how is the process going: what went well, what went wrong"	"I don't think it is user friendly as it could be, and we have to do a lot of steps to do a small things"	"Time that is needed to feed the tool. It demands a lot of time from the accounts"
	Supervisors value perception of the CRM system	"Yes a lot even."	"but having the ability to have it structured was a lot interesting"	" Apart from that, my supervisor every week builds a report, like an overview of our situation and asks us what are we doing in relation to some topics, strategy etc"	"Yes they think it is. And they motivate a lot people to use it. "	"I think that's very important, and provides an overview to other departments of what is being done."
	CRM system trainning need	"But for sure there are things that I don't know"		"maybe it´s because I don't know how to"	"I think everyone should have more training. "	
	Information flow	"Most recently some teams have sent me news about clients related to some type of activity that alerts us to contact the client and act proactively. "	"Here, we had a big improvement in the last 2-3 years"	"I need to know what it is exactly, because then I go to meetings and I get surprised You don't have a way to know it, if no one comes and tells you about it. "	"It is definitely a handicap. Especially when we are passing accounts to other colleagues"	"We have a yearly internal event in which we discuss with our colleagues everything that is happening with the client"
	Marketing role in customer relation	"I think yes, is very important, events, brochures"	"I think we are still at the phase we promote everything to everyone"		"In regards to marketing I think we are much better, we have tailored things to send to clients. Before we did nothing like that"	"Yes I believe so. Sometimes the marketing department sends email campaigns and we only know because we get people calling us to know more about some solutions"

Grid III-Target B Support Area Responses 1/2

		Interview 7
ALL TARGETS	Do you manage a team?	NO
	Are you a CRM system user?	YES
TARGET B - Support areas	customer relatinship development	"nowadays activities happen much more online, so the offline is a bit lost. And in our industry is very important the relationship… For that reason events and meetings are important to have contact with clients and prospects"
	CRM culture	"I think internally we are very collaborative."
	360 vision customers	I think the 360 vision does not happen at this point.
	Long lasting relationships	
	up sell and cross sell activities pursuiment	"We develop an annual campaign strategy in accordance to the annual strategy"
	Taylored Service	"At this point I don't believe our tools let us do that. In general terms yes, but some tools need to be better developed so that we have that type of information"
	CRM system perception	"A lot of times because the tool was not very user friendly and the features didn't serve the purposes the users needed. "
	Strongest features	"For account managers the most important thing is to have their budget and their pipeline"

Grid III- Target B Support Area Responses 2/2

		Interview 7
ALL TARGETS	**Do you manage a team?**	NO
	Are you a CRM system user?	YES
TARGET B - Support areas	Weakest features	"Data management is an issue, and I believe there are strategies we could put in place to make it less dependent on account managers update"
	Information flow	"I believe there is a lot of information that is within certain areas of the company and is not “crossed” with others."
	Supervisors value perception of the CRM system	"They are information consumers; they are not the ones populating the tool the most"
	CRM trainning	T"here is a need for a refresh from time to time, and there was a lot of changes lately that were not communicated. "
SOCIO-DEMOGRAPHICS	Age	35-44
	Occupation	Undergrad
	Education	G04

Grid IV- Target C Expert Teams 1/2

		Interview 8
ALL TARGETS	Do you manage a team?	NO
	Are you a CRM system user?	NO
	Valuable activities to customers	have multidisciplinary teams serving the clients, in coordination, and this coordination part is important
TARGET C -Expert Teams	customer relatinship development	Secondly, the technical capabilities we provide to our clients. Meaning, when you are in front of a client, and he has a pre-concept idea which you can disarrange based in technical knowledge, you are passing trust to the person in front of you.
	CRM culture	have multidisciplinary teams serving the clients, in coordination, and this coordination part is important
	360 vision customers	About other specialties I don't have full vision.
	trust relationship creation	That is the ultimate level we have to proof our clients they can trust us
	up sell and cross sell activities pursuiment	

Grid IV- Target C Expert Teams 2/2

ALL Targets		Interviewee 8
	Do you manage a team?	NO
	Are you a CRM user?	NO
Target C -Expert Teams	Information acquisition	"I believe sometimes people receiving that information are not able to drink and digest at a level that allows us to be in the maximum level to know the client or prospect"
	Information flow	"Because I am in a specialty area, within my expertise I always know what’s happening. "
	Information Flow	It makes no sense that it does not exist. And if it exists is of difficult access.
	Marketing role in customer relation	"You are not always able to have a data base for the segment or key people to who we should send the information."
SOCIO DEMOGRAFICS	Age	35-44
	Occupation	Post-grad or Masters
	Education	G01

Grid V- Target D Directors 1/2

		Interview 5
ALL TARGETS	Do you manage a team?	YES
	Are you a CRM system user?	YES
	Valuable activities to customers	"develop a trust relationship with clients;"
TARGET D- Directors	customer relatinship development	"Pay attention to perhaps news about them and call they either congratulating either questioning how we can help when they are facing difficult situations. When they have important victories really mark that we are really happy for them."
	CRM culture	"Despite being promoted across the company this type of relationships I think not everyone is putting it into practice"
	360 vision customers	"No I don't think so."
	Long lasting relationships	"There are a lot of people doing things just because they have to. For example you need to have the renewal meetings, you do the tick. But the contact and relationship with the client have no human connotation. "

Grid V- Target D Directors 2/2

TARGET D- Directors	**trust relationship creation**	"In regards to clients, is being able to listen, and when we get emails, be able to really read and deeply understand what is in there"
	Taylored Solutions	"When we know to listen we adapt the solution to the need"
	up sell and cross sell activities pursuiment	"how do opportunities such as upsell and cross sell happen…it is either in conversation with clients or by analyzing the activities. "
	treatment most profitable customers	"Yes, without any doubt. "
	CRM system satisfaction	"I don't like it because is one more tool we need to feed"
	Maximizing customer value	"We have people who present everything to one client and we have people who don't know all the products we have to offer"
	CRM system evaluation	"I never understood that file. I never understood the metrics."
	Major strength CRM system	"On the other side when I need to know if a prospect has been contacted, when, have a report about my opportunities, yes, I like it. It´s very good."
	Major weakness CRM system	"But I think the information is not up to date, and for that reason I never know if I can trust the it or not. "
	Supervisors value perception of the CRM system	"And I think it also helps account managers, because we could warn them when opportunities were not registered. "
	CRM system trainning need	
	Information flow	"How do we register that… we go to CRM system we register the opportunity and then… all the activities afterwards we do … are not registered…"
	Marketing role in customer relation	"Firstly the email is not always personalized, and people don't feel special. It´s not an email made them. That's why when I send emails, even only about a specific time of the year like Christmas it´s different to each person"
SOCIO-DEMOGRAPHICS	**Age**	45-54
	Occupation	Undergrad
	Education	G01